

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Car. My name is Stephanie. How can I assist you? Hi. Good afternoon. Um, so I got hired by this company called Personal Partners, and they told me to enroll for the, the insurance thing. Okay. Yeah. Um, is it Partners Personnel? Yeah, Partners Personnel. Yeah, they say that you have 30 days from your first paycheck to enroll in benefits. Yeah. Okay. And then, what are the last four of your social? Yeah, 2206. Uh, I'm calling right now because, um, I wanna give a, if there's insurance, uh, to go to the doctor because I've been having some, uh, trouble, issues with, uh, breathing. And since I don't have, uh, insurance, then I will have to- Mm-hmm. ... pay a big amount. Okay. Yeah. Um, what is your first and last name, so that I can open your file? Uh, yeah. It's, uh, Pedro, P-E-D-R-O. Uh, Mojica, M-O-J-I-C-A. Okay. For security purposes, could you please verify your address as well as your date of birth for me? Yeah. It's, uh, 2008 Canal Drive, Stockton, California. Uh, it's March 30th, 1999. Okay. Thank you. Is your phone number still the 650-716-7047? Yes. Correct. Then I have pedro.mojica2020@gmail.com? Yes. Okay. Yeah. So if you want- ... I can go ahead and send you the benefit guide to your email and file. What that guide is, it has the prices of all the plans that they offer. Um, what's the, like an example, what's a simple one and what's the, uh, biggest? So that way we don't have to go through everything. The smallest one? Ooh. So, so, 'cause the thing is, I would have to explain the plans to you because there is different medical plans. Uh, what's the highest it could be, uh, I mean, what's the, like the highest amount? I don't think it's like \$1,000, right? What do you mean? Like, for the weekly d- 'cause these are weekly deductions. Oh, okay. And there's different... For the services, it's, that's why I'm saying it just depends, because every, every medical plan has its different services that they cover. So, it would be kinda hard for me to explain, like, the plans, like, just fast. Um, if you want, like I- Okay. ... like I said, I can send you the benefit guide, which is technically the PDF that has the plans that they offer, and it tells you how much you would have to pay weekly for that particular plan. Oh. I'll go ahead and send it to you, and, um, if you want- Mm-hmm. ... I can go ahead and explain the plans to you. Okay. Sounds good. Okay. All right. I went ahead and sent you your PDF. Do you mind verifying that you received it? It should come from an email that says info@benefitsinacar.com. Um, no, I didn't get it. Okay. Um, do you mind checking- Okay. There you go. Okay. Okay. Got it. You got it? Okay. All right. So... Okay. So, I'm gonna go ahead and start explaining the plans to you. So, the first plan that I'mma go over, it's called the Stay Healthy NEC TeleRx. That plan is a preventative plan. So, what I mean by that is this plan would cover, like, one physical visit a year, some vaccines, some STD screenings, some cancer screenings, and even some counseling. But it's only for preventative services, meaning anything before you get sick. So, it's not going to cover- Oh. ... any doctor visits, any hospital visits, any urgent care visits, any emergency room visits, nor any surgeries.

Um, so this one's called the Stay Healthy NEC TeleRx. So, that's only for your preventative services. It covers you at 100% as long as you stay within the network and use their providers. You can only stay within the network with that preventative plan to be covered. It offers prescription benefits for your preventative prescriptions through Aletra. And it offers something called FreeRx, which gives you access to over 800 of the top generic drugs prescribed in the US for a cheaper price. It also called Walmart Health Virtual Care, which offers medical assistance virtually with medical providers. But like I said earlier, the Stay Healthy NEC is only for preventative services and will not cover any doctor visits if you are sick or hospital visits or anything like that. Okay? So for that plan, for your preventative, if you were to select the employee coverage level, that would be a weekly deduction of \$16.80. That's for your preventative plan. Then they offer three other plans called the VIPs. So, there's three different ones. There's the VIP Standard, the VIP Plus, and the VIP Prime. These three are the ones that will cover your doctor visits if you were to get sick.... your hospital visits if you get hurt, your urgent care visits, emergency room and surgeries. So, these three would cover that, but the VIPs do not cover your preventative services, the Viceburg, so it's in the StayHealthy. So, it's only for your hospital indemnity, okay? With the VIPs, it doesn't require you to stay within the network. You can use providers outside of the network or in the network to receive coverage compared to the MEC TeleRx. With your VIPs, it also includes prescription benefits but through Pharmaville, which you can pay up to \$10, \$20, \$30 for your generic medication. And for your non-generic, they offer some type of a discount. These three VIP plans also do include the Walmart Health Virtual Care also, which gives you access to medical assistance virtually with medical providers. The main differences between the three plans, the Standard, the Plus and the Prime, is that out of the three of them, the Standard, the VIP Standard is your most basic one, because that one doesn't include intensive care unit benefits, rehabilitation benefits, nor any kind of surgery that you may need. While the VIP+ and the VIP Prime do cover those four areas that the Standard doesn't. Out of the three, the VIP Prime is the one that's gonna cover a greater dollar amount towards that service that you go for. So, I'm gonna give you an example. So, for your surgery and hospital, if you were to select the VIP Standard, that one would cover \$250 per day for a max of one day for that bill. For the VIP+, it would cover a flat fee of \$1,000 per day for a max of one day. And your VIP Prime, that one would cover \$2,000 per day for a max of one day. Another example is for surgery and physician office, the VIP Standard only covers \$125 per day for a max of two days, while the VIP+ covers 200-... .. dollars per day for a max of two days, and your VIP Prime would cover \$1,000 per day for a max of two days. So, the Plus has all the same services that the Prime offers; however, if you're looking, um, for a greater dollar amount to be paid, your VIP Prime is the one that's gonna pay that greater dollar amount, depending on the service that you go for. And then the Standard would be considered the basic one, because it doesn't include intensive care, rehabilitation, nor any preventive surgery, while the Plus and the Prime does. If you were to select between those three plans, the Standard, which is the most basic one, for employee- Uh-huh. ... would be a weekly deduction of 17.66 cents. If you were to select the VIP+... Okay. ... which is the one in the middle, that one would be a weekly deduction of \$31.61 for employee only. And, or, if you were to select the VIP Prime, which is the one that pays a little bit more, um, for employee only, that would be a weekly deduction- ... of \$43.28. So, those are for the medical plans, and there is a fifth plan that covers your preventative services, meaning like, one physical visit a year, some, some STD screenings,

some cancer screenings, so what the StayHealthy covers, and it also covers your hospital indemnity, so what the VIP covers. It's combined into one. This one's called the StayHealthy MEC Enhanced. So, this is the fifth medical plan that they offer that offers both, um, benefits, your preventative care as well as your hospital indemnity care. However, with the MEC Enhanced, that one requires copays. With the other ones, those don't require copays for it. With the MEC Enhanced, you are required copays in the area of primary care visits, which are limited to four visits annually per person, or 10 per family. The copay in that area would be of \$10. For your specialty care visits, you would be limited two to four visits annually per person, or 10 per family. And the copay in that area would be, uh, \$50. For your urgent care visits, you're also limited to four visits annually per person, or 10 per family, for the MEC Enhanced. And for your urgent care visits, the copay would be, uh, \$60. Since this includes both your preventative and your hospital indemnity, you have prescription coverage with AleveSal as well as Pharmacoville. But for your preventative prescriptions, you are required a copay as well. So, for your pharmacy option, when it comes to the MEC Enhanced, you would have a 30-day supply and the copay would be, uh, \$5. For your mail-order option, you will have a 90-day supply- ... and the co- area would be, uh, \$15. You have prescription benefits as well through Pharmacoville, which you can pay up to \$10, \$20, \$30 for your generic medication. And for the non-generic, it offers some type of a discount. This one also does include the Walmart Health Virtual Care. And it also, uh, includes additional insurance group hospital indemnity, um, benefits, which would be your hospital admission benefit. It covers a flat fee of \$1,000 per day for a max of one day. For a hospital confinement benefit, it would cover \$100 per day for a max of 30 days. For surgery and hospital, it would cover \$500 per day for a max of one day. It also covers surgery and physician office, \$125 per day for a max of one day, medical imaging, \$100 per day for a max of two days, advanced study follow-up test, it would cover \$25 per day for a max of one day, as well as your hospital emerg-... visit, physician office, hospital admission, daily hospital confinement. If you were to select the Stay Healthy MEC Enhanced- Uh-huh. ... which is the one that has benefits, that one's a little bit more of a weekly deduction for that reason that it offers both benefits for the employee only. It would be \$43.76 of a weekly deduction. So, those are the five medical plans. Okay? they also offer additional plans that if you're interested in including, they do have their separate deductions to them. So, for example, if you want, let's say, the MEC Enhanced, but you also want dental, the dental plan that they offer for an employee only is \$3.63. For vision for employee is \$2.15. They also offer term life for employee. That's a weekly deduction of \$2.11. Critical illness with cancer benefits for employee, that would be a weekly deduction of \$2.51. Short-term disability for employee available for all employees working 20 hours or more per week. For employee only, that would be a weekly deduction of \$3.94. So, those would be your additional ones that you are welcome to include as well. So, short term, 24 hour, critical illness vision, dental and term life. But they do have their separate deductions that would be added together with whatever you select. Okay? Okay. Um... And before we close it, I was gonna tell you that... Okay. ... for your, um, for your medical plans, which are the three VIPs, the standard, the plus, the prime, the two MECS, so the enhanced, the one that offers both benefits, and then for your MEC TeleRep, which is the preventative one only, those dental and vision are under a IRS regulation. So, this regulation's called Section 125. Section 125 allows you to pay those particular plans that I just mentioned under a... under pre-taxed dollars. However, to cancel those particular plans that are under that IRS regulation, or to make any changes like add a

dependent, you would have to be within your personal open enrollment period, which is the first 30 days that you receive your very first check- Okay. ... or be within the company open enrollment period, to either make changes to those plans under that regulation or to cancel them. Okay? So it- Okay. I have- ... looks like... Mm-hmm? So, I have a ques- so if I'm through the agency right now, and I, and I, and I get to work for the company, can I still keep the same plan or can I switch it? Yeah. So, you can make... okay, so you can make up to four direct payments. So, you can call us and make up to four direct payments to have active coverage for four weeks. By the fifth week that they don't specifically get a deduction out of your paycheck, you go into something called COBRA enrollment. So, COBRA enrollment allows you to continue having those plans, but you would have to go through them, and there are certain plans, um, that fall- Or you can- ... under COBRA. So for- Or you can... another thing? Mm-hmm? Sorry about that. Yes. So, another thing I could do is, uh, if I... let's see if, uh... 'cause I'm brand new to your agency, to your company, but, uh, let's say, like, in five, six months, um, I get, uh, hired to a company. Can I call you guys and cancel a payment, or I have to do, uh, a different thing, like... Um... ... call a different number? I'm sorry, can you say that again? Sorry, so let's say if, uh, like, in five, six months, I get hired to a company. Can I call you guys and be like, "Hey, uh, I want to cancel it," or be... will there be, um, any fee charged or no? No. So, that's what I was trying to explain to you. So, by the f- so if we don't get... let's say you stop working with them, right? Yeah. There's no way that they can get money out of your check because you don't work with them anymore. These are weekly deductions- Okay. ... out of your paycheck. So, if we don't get up to four consecutive, um... no, I'm sorry. Oh, okay. Up to five consecutive deductions specifically out of your paycheck, those plans cancel out. Mm-hmm. It cancels out. Oh, okay. And then with your question earlier, you asked me, "What if I get hired on, um, am I allowed to still keep these plans?" If you still, for some reason, want to have that insurance, and you're not with them anymore, you're allowed to call this number and make up to four direct payments over the phone. By the fifth week- Okay. ... that they don't specifically g- get money out of your ch- paycheck, you automatically go into that COBRA enrollment. Oh, okay, okay. And if you were not... Okay. ... to contact, contact COBRA, it just cancels out. By the fif- by the f- let's just say, by the fifth week that you don't, like, do anything that they don't get money out of your paycheck, it just cancels out by itself. And if for some reason you would want to keep having, um, that insurance, you would have to call us to make up to four payments over the phone. Why? Because there's no way that they're deducting money out of your check if you're not with them anymore. But if you would- Oh, okay. ... want to continue having that coverage, you would have to make up to four direct payments. But either way, by the fifth week that they don't get a deduction specifically out of your paycheck, you go into that COBRA enrollment. And from there, you would have to contact COBRA because that's a whole different department. Okay. Sounds good. Uh, give me... So if I do a thing right now, can you guys have me enroll? Yes, I can enroll you over the phone. I was just- did you give me, like, 10 seconds? Yeah. I want to think about it for 10 seconds and then let you know real quick. Is that okay? Um, yeah, that's fine. I was gonna tell you that you have a few days still. So- Oh, no, it's just that I want the insurance. ... you know, right now. I want the insurance right now because I have a big old pain on my left side, on my chest. And I was wondering if I could enroll right now that way, like, in a few days I could go to, to the doctor. Mm-hmm. Or it takes time? Well, it's- you're gonna have to wait for them to start doing the deductions. It typically takes one or two weeks. So the coverage doesn't start right

away. Oh, okay. Okay. Mm-hmm. Uh, but yeah, just give me like 10 seconds and then from there I'll, I'll tell you. Okay? Okay. Yeah. Um, yeah, that's like really supposed to stay, like, on hold for too long, but, um, as long as you don't take a long, long time that's fine. No, I won't. Like it's 10 seconds. I just want to think about, uh, I'm reading the paper right now and, uh, or the email you sent me for the plan. Mm-hmm. Okay. Okay. Hello? I'm back. Sorry. Yes. Mm-hmm. Um, so, so, uh, those insurance, what type of insurance can they go through? Like, like big companies like, uh, Kaiser and stuff like that or no? So I wouldn't really have the question the answer to those, um, questions. Like I said earlier, the VIPs, it does not require you to just use their providers. You could use providers in the network or out of the network. The only two that require you to stay within the network would be your, um, your MECs, which is the Enhanced, the one that offers both benefits, as well as the preventative one, which is the Stay Healthy. And those ones I can get to those, uh, uh, like, prices and stuff like that, right? So with the VIPs you could use providers outside of the network or in the network. And then with the two MECs, you only have to... You only can use their providers that they offer. Uh, can you give me, like, an example of one of the providers? Yeah. That I wouldn't be able to answer. Mm-hmm. I can really just go based off what the, um, what the guide tells me. I don't have, um... HeronDude. If you want, like, there is a number that you can call prior to enrolling if you have questions regarding if the VIPs take certain providers. Um, but the thing about those numbers, it's... You might have to call within around, like, 8:00 to 5:00, um, Eastern Time though, 'cause you're in California and these are Eastern time. And I think we're, like, three hours ahead of you 'cause it's almost 8:00 here. So I don't think they're open. Oh, okay. Um... Um, but if you want- That's funny. ... I can provide those numbers to you and they can definitely let you know if those providers are available for the VIPs and then also for the MEC, um, Enhanced, you can ask because since they have those benefits, they could let you know about that one. 'Cause I'm guessing- Okay, but like for example... ... you're not really... Yeah. 'Cause I'm guessing you're not really looking into the Stay Healthy 'cause that one just covers, like, your annual v- vaccinations and stuff like that. And then your VIP- So if... ... the, and then the MEC Enhanced, um, the MEC Enhanced covers both benefits and then the VIPs only cover, like, your doctor visits if you were to get sick, hospital visits, urgent care, emergency room, and surgeries. It doesn't cover pre- um, your preventative. The one that covers both is the MEC Enhanced, the one that's \$43.76 a week. Also, you take 43 a week, not monthly, correct? Correct. These are all weekly deductions, not monthly deductions. So they'll take- So, I'm not sure. ... um, what, so how, it depends on how many you get which ones you get, depending on which ones you select, they would be deducting the money out of your paycheck weekly. Okay. Okay. Um, so maybe I'll just think about it real good and then call, that way I don't have to, like, rush into things. Okay. You have till the- So that's why I'm thinking about it. Okay, that's fine. You have till December 18 to make a selection. Um, you do have to call before the 18, though, because if you wait and call on the 19th, they're going to tell you that you have to wait when there, um, company open enrollment. Which for their company it just passed. If I'm not wrong, it was in the month of November or October. Let me verify. Yeah, because it says here that I got, got it on November. So that pro- I pretty much got the s- like two days before this message to enroll. That's why. Oh, wait no, it was actually in o- in the month of October, their company open enrollment. So the only times you're able to enroll is nothing passing December 18th or- Okay. ... next year in the month of October. So it's really important for you to know- Okay. ... when your deadline is. So it's December 18,

that's your last day that you have to enroll. And just keep in mind that we're open from 8:00 AM up to 8:00 PM Eastern Time. So we're three hours ahead of you- Okay. ... okay? Um, do you want me though- Yes, okay. ... to give you those numbers just in case you do wanna call tomorrow to ask? Yeah, uh, um, yeah, you could send it through the email or through my phone number. Uh, so I'm not really allowed to send, I, I can't really send you text messages but I can verbally give it to you. Uh, let me find a pen because I don't think I have a pen with me. Hm? Yeah, let me like for one. Okay. Okay, I got a, uh, paper and a pen. Okay. So for the VIPs, the phone number that you're gonna call, I'mma give you two numbers. They start with the same numbers but they just end in four different numbers, okay? So both of them start- Okay. ... with the exact same. So the first one, one is 601- Okay. ... 936-3290. Okay. I'mma repeat it one more time. Okay. So that's 601-93- Uh-huh. ... 6-3290. And then the second- Okay. ... one it starts the same, 601-936- Uh-huh. ... 3287. So the second one ends in 3287. Okay, perfect. And then, um, I was also, I also wanna give you just in case you're interested in the preventative plan as well as the MEC Enhanced, um, I'mma give you the, the number just in case you have any questions about them. Okay. Um, so for the MEC Stay Healthy, the number that you would call if you have questions is 800-833- Uh-huh. ... 4296. Okay. So that's 800- So, 800 and then the- ... 833- Uh-huh. ... 4296. Okay. And that's option number one. Okay. Okay? Perfect. Um, and then just keep in mind that for your, like I said earlier, for your dental plan, your vision plan, and then your medical plans which are the VIPs and then the two MECS, those are under the IRS regulation. Okay. So if you do call to enroll, just keep in mind to make any changes or cancel any of those particular plans, you would have to do it before December 18th, okay? Because it's under the IRS regulation. Um, so let's say if I get the 40, 43, right? Uh- Mm-hmm. ... that one is just for the doctor, right? For the vision- So that- ... and, uh, dental, they'll be different, right? So s- yes. They have vision, so the vision, the dental, the term life, the group accident, all of those have their separate deductions. And they would be added to whatever medical plan you were to select, if you want one of the medical plans. Okay. So let's say if I get the highest one, right? Uh, one, once I, uh, get that one, then I have to ca- num- another number for the dental and vision, correct? So if you want the, so the highest, the one that you, that retails a little bit higher is the MEC Enhanced which is the one that offers your preventative services as well as your hospital indemnity. That one's \$43.76. Let's say you would want dental plan, the dental plan. The dental plan for employee only is \$3.63. That totals to \$47.39 from your paycheck weekly.... for those two. Oh, two. So you- Two, four, six- Yeah, the weekly deduction depends on how many you get, which ones you get, if you add dependents. All of that matters and then i- i- it, it determines how much the weekly deduction is. Oh, okay. But that's why, since it's under the IRS regulation, it allows you to pay those particular plans, um, before taxes. But make any changes or to cancel those plans, you would have to do it before December 18. Because let's say you get the dental plan and then you call on December 19 to cancel it, they're gonna tell you that you have to wait till the next company open enrollment period, which is in the month of October. Oh, okay. You know how, you know how we talked about like, um, about what, where, uh, what clinics? Can it be any clinics if I get a VIP, like any state clinics? So like I, like I'm not really sure which clinics it would take it or not, but um, like I said earlier, with the VIPs you're not required to stay within the network. You could be in the network or out of the network. It just depends- Well, it's kinda- ... what that clinic does. ... hard for me to hear you. 600- That's why I would call that- Hard for me. That's why I would call that number. Oh, okay. 'Cause they, they would

answer those questions. I'm very busy this week. 800 one, correct? Yeah, the, the SIT- no, the SIT 01. It depends on which one's n- Oh, okay. So I would call the SIT 01, um, because they would answer those. 'Cause r- keep in mind, the MEC Enhanced... I'm sorry, the MEC Stay Healthy, that one you have to be within their network. Oh. But I would just ask them just to be sure. Yeah. Um, because like I said, I can really just tell you what I see on the, on the guide about the providers- Oh, okay. Okay. ... and what clinics, I wouldn't be able to tell you. Oh, okay. Uh, so you said, uh, from 8:00 to 5:00, uh, for like in California, like around what time? Because I work, so, uh, what time... If I, I get off at two, at 2:00. 2:30. So I would, I would Google it because, um, I don't know if you want to write the state we're in and the city so that you can Google it when it's getting close to your lunch or, to see what would be a good time. Um, we're in Greenville, South Carolina. Oh, okay. Greenville, South Carolina. Okay. Okay? Uh-huh. So I would just say, "What time is it in Greenville?" And then it'll tell you. Okay. Sounds good. Thank you. You're welcome. Have a good day, all right? Have a nice one. Thank you, you too. Thank you. Bye-bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Car. My name is Stephanie. How can I assist you?

Speaker speaker_1: Hi. Good afternoon. Um, so I got hired by this company called Personal Partners, and they told me to enroll for the, the insurance thing.

Speaker speaker_0: Okay. Yeah. Um, is it Partners Personnel?

Speaker speaker_1: Yeah, Partners Personnel. Yeah, they say that you have 30 days from your first paycheck to enroll in benefits. Yeah.

Speaker speaker_0: Okay. And then, what are the last four of your social?

Speaker speaker_1: Yeah, 2206. Uh, I'm calling right now because, um, I wanna give a, if there's insurance, uh, to go to the doctor because I've been having some, uh, trouble, issues with, uh, breathing. And since I don't have, uh, insurance, then I will have to-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... pay a big amount.

Speaker speaker_0: Okay. Yeah. Um, what is your first and last name, so that I can open your file?

Speaker speaker_1: Uh, yeah. It's, uh, Pedro, P-E-D-R-O. Uh, Mojica, M-O-J-I-C-A.

Speaker speaker_0: Okay. For security purposes, could you please verify your address as well as your date of birth for me?

Speaker speaker_1: Yeah. It's, uh, 2008 Canal Drive, Stockton, California. Uh, it's March 30th, 1999.

Speaker speaker_0: Okay. Thank you. Is your phone number still the 650-716-7047?

Speaker speaker_1: Yes. Correct.

Speaker speaker_0: Then I have pedro.mojica2020@gmail.com?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Yeah. So if you want- ... I can go ahead and send you the benefit guide to your email and file. What that guide is, it has the prices of all the plans that they offer.

Speaker speaker_1: Um, what's the, like an example, what's a simple one and what's the, uh, biggest? So that way we don't have to go through everything. The smallest one?

Speaker speaker_0: Ooh. So, so, 'cause the thing is, I would have to explain the plans to you because there is different medical plans.

Speaker speaker_1: Uh, what's the highest it could be, uh, I mean, what's the, like the highest amount? I don't think it's like \$1,000, right?

Speaker speaker_0: What do you mean? Like, for the weekly d- 'cause these are weekly deductions.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: And there's different... For the services, it's, that's why I'm saying it just depends, because every, every medical plan has its different services that they cover. So, it would be kinda hard for me to explain, like, the plans, like, just fast. Um, if you want, like I-

Speaker speaker_1: Okay.

Speaker speaker_0: ... like I said, I can send you the benefit guide, which is technically the PDF that has the plans that they offer, and it tells you how much you would have to pay weekly for that particular plan.

Speaker speaker_1: Oh.

Speaker speaker_0: I'll go ahead and send it to you, and, um, if you want-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... I can go ahead and explain the plans to you.

Speaker speaker_1: Okay. Sounds good.

Speaker speaker_0: Okay. All right. I went ahead and sent you your PDF. Do you mind verifying that you received it? It should come from an email that says info@benefitsinacar.com.

Speaker speaker_1: Um, no, I didn't get it.

Speaker speaker_0: Okay. Um, do you mind checking-

Speaker speaker_1: Okay. There you go.

Speaker speaker_0: Okay.

Speaker speaker_1: Okay. Got it.

Speaker speaker_0: You got it? Okay. All right. So... Okay. So, I'm gonna go ahead and start explaining the plans to you. So, the first plan that I'mma go over, it's called the Stay Healthy NEC TeleRx. That plan is a preventative plan. So, what I mean by that is this plan would cover, like, one physical visit a year, some vaccines, some STD screenings, some cancer screenings, and even some counseling. But it's only for preventative services, meaning anything before you get sick. So, it's not going to cover-

Speaker speaker_1: Oh.

Speaker speaker_0: ... any doctor visits, any hospital visits, any urgent care visits, any emergency room visits, nor any surgeries. Um, so this one's called the Stay Healthy NEC TeleRx. So, that's only for your preventative services. It covers you at 100% as long as you stay within the network and use their providers. You can only stay within the network with that preventative plan to be covered. It offers prescription benefits for your preventative prescriptions through Aletra. And it offers something called FreeRx, which gives you access to over 800 of the top generic drugs prescribed in the US for a cheaper price. It also called Walmart Health Virtual Care, which offers medical assistance virtually with medical providers. But like I said earlier, the Stay Healthy NEC is only for preventative services and will not cover any doctor visits if you are sick or hospital visits or anything like that. Okay? So for that plan, for your preventative, if you were to select the employee coverage level, that would be a weekly deduction of \$16.80. That's for your preventative plan. Then they offer three other plans called the VIPs. So, there's three different ones. There's the VIP Standard, the VIP Plus, and the VIP Prime. These three are the ones that will cover your doctor visits if you were to get sick.... your hospital visits if you get hurt, your urgent care visits, emergency room and surgeries. So, these three would cover that, but the VIPs do not cover your preventative services, the Viceburg, so it's in the StayHealthy. So, it's only for your hospital indemnity, okay? With the VIPs, it doesn't require you to stay within the network. You can use providers outside of the network or in the network to receive coverage compared to the MEC TeleRx. With your VIPs, it also includes prescription benefits but through Pharmaville, which you can pay up to \$10, \$20, \$30 for your generic medication. And for your non-generic, they offer some type of a discount. These three VIP plans also do include the Walmart Health Virtual Care also, which gives you access to medical assistance virtually with medical providers. The main differences between the three plans, the Standard, the Plus and the Prime, is that out of the three of them, the Standard, the VIP Standard is your most basic one, because that one doesn't include intensive care unit benefits, rehabilitation benefits, nor any kind of surgery that you may need. While the VIP+ and the VIP Prime do cover those four areas that the Standard doesn't. Out of the three, the VIP Prime is the one that's gonna cover a greater dollar amount towards that service that you go for. So, I'm gonna give you an example. So, for your surgery and hospital, if you were to select the VIP Standard, that one would cover \$250 per day for a max of one day for that bill. For the VIP+, it would cover a flat fee of \$1,000 per day for a max of one day. And your VIP Prime, that one would cover \$2,000 per day for a max of one day. Another example is for surgery and physician office, the VIP Standard only covers \$125 per day for a max of two days, while the VIP+ covers 200-... .. dollars per day for a max of two

days, and your VIP Prime would cover \$1,000 per day for a max of two days. So, the Plus has all the same services that the Prime offers; however, if you're looking, um, for a greater dollar amount to be paid, your VIP Prime is the one that's gonna pay that greater dollar amount, depending on the service that you go for. And then the Standard would be considered the basic one, because it doesn't include intensive care, rehabilitation, nor any preventive surgery, while the Plus and the Prime does. If you were to select between those three plans, the Standard, which is the most basic one, for employee-

Speaker speaker_2: Uh-huh.

Speaker speaker_0: ... would be a weekly deduction of 17.66 cents. If you were to select the VIP+...

Speaker speaker_2: Okay.

Speaker speaker_0: ... which is the one in the middle, that one would be a weekly deduction of \$31.61 for employee only. And, or, if you were to select the VIP Prime, which is the one that pays a little bit more, um, for employee only, that would be a weekly deduction- ... of \$43.28. So, those are for the medical plans, and there is a fifth plan that covers your preventative services, meaning like, one physical visit a year, some, some STD screenings, some cancer screenings, so what the StayHealthy covers, and it also covers your hospital indemnity, so what the VIP covers. It's combined into one. This one's called the StayHealthy MEC Enhanced. So, this is the fifth medical plan that they offer that offers both, um, benefits, your preventative care as well as your hospital indemnity care. However, with the MEC Enhanced, that one requires copays. With the other ones, those don't require copays for it. With the MEC Enhanced, you are required copays in the area of primary care visits, which are limited to four visits annually per person, or 10 per family. The copay in that area would be of \$10. For your specialty care visits, you would be limited two to four visits annually per person, or 10 per family. And the copay in that area would be, uh, \$50. For your urgent care visits, you're also limited to four visits annually per person, or 10 per family, for the MEC Enhanced. And for your urgent care visits, the copay would be, uh, \$60. Since this includes both your preventative and your hospital indemnity, you have prescription coverage with AleveSal as well as Pharmacoville. But for your preventative prescriptions, you are required a copay as well. So, for your pharmacy option, when it comes to the MEC Enhanced, you would have a 30-day supply and the copay would be, uh, \$5. For your mail-order option, you will have a 90-day supply- ... and the co- area would be, uh, \$15. You have prescription benefits as well through Pharmacoville, which you can pay up to \$10, \$20, \$30 for your generic medication. And for the non-generic, it offers some type of a discount. This one also does include the Walmart Health Virtual Care. And it also, uh, includes additional insurance group hospital indemnity, um, benefits, which would be your hospital admission benefit. It covers a flat fee of \$1,000 per day for a max of one day. For a hospital confinement benefit, it would cover \$100 per day for a max of 30 days. For surgery and hospital, it would cover \$500 per day for a max of one day. It also covers surgery and physician office, \$125 per day for a max of one day, medical imaging, \$100 per day for a max of two days, advanced study follow-up test, it would cover \$25 per day for a max of one day, as well as your hospital emerg-... visit, physician office, hospital admission, daily hospital confinement. If you were to select the Stay Healthy MEC Enhanced-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... which is the one that has benefits, that one's a little bit more of a weekly deduction for that reason that it offers both benefits for the employee only. It would be \$43.76 of a weekly deduction. So, those are the five medical plans. Okay? they also offer additional plans that if you're interested in including, they do have their separate deductions to them. So, for example, if you want, let's say, the MEC Enhanced, but you also want dental, the dental plan that they offer for an employee only is \$3.63. For vision for employee is \$2.15. They also offer term life for employee. That's a weekly deduction of \$2.11. Critical illness with cancer benefits for employee, that would be a weekly deduction of \$2.51. Short-term disability for employee available for all employees working 20 hours or more per week. For employee only, that would be a weekly deduction of \$3.94. So, those would be your additional ones that you are welcome to include as well. So, short term, 24 hour, critical illness vision, dental and term life. But they do have their separate deductions that would be added together with whatever you select. Okay?

Speaker speaker_1: Okay. Um...

Speaker speaker_0: And before we close it, I was gonna tell you that...

Speaker speaker_1: Okay.

Speaker speaker_0: ... for your, um, for your medical plans, which are the three VIPs, the standard, the plus, the prime, the two MECS, so the enhanced, the one that offers both benefits, and then for your MEC TeleRep, which is the preventative one only, those dental and vision are under a IRS regulation. So, this regulation's called Section 125. Section 125 allows you to pay those particular plans that I just mentioned under a... under pre-taxed dollars. However, to cancel those particular plans that are under that IRS regulation, or to make any changes like add a dependent, you would have to be within your personal open enrollment period, which is the first 30 days that you receive your very first check-

Speaker speaker_1: Okay.

Speaker speaker_0: ... or be within the company open enrollment period, to either make changes to those plans under that regulation or to cancel them. Okay? So it-

Speaker speaker_1: Okay. I have-

Speaker speaker_0: ... looks like... Mm-hmm?

Speaker speaker_1: So, I have a ques- so if I'm through the agency right now, and I, and I, and I get to work for the company, can I still keep the same plan or can I switch it?

Speaker speaker_0: Yeah. So, you can make... okay, so you can make up to four direct payments. So, you can call us and make up to four direct payments to have active coverage for four weeks. By the fifth week that they don't specifically get a deduction out of your paycheck, you go into something called COBRA enrollment. So, COBRA enrollment allows you to continue having those plans, but you would have to go through them, and there are certain plans, um, that fall-

Speaker speaker_1: Or you can-

Speaker speaker_0: ... under COBRA. So for-

Speaker speaker_1: Or you can... another thing?

Speaker speaker_0: Mm-hmm?

Speaker speaker_1: Sorry about that.

Speaker speaker_0: Yes.

Speaker speaker_1: So, another thing I could do is, uh, if I... let's see if, uh... 'cause I'm brand new to your agency, to your company, but, uh, let's say, like, in five, six months, um, I get, uh, hired to a company. Can I call you guys and cancel a payment, or I have to do, uh, a different thing, like...

Speaker speaker_0: Um...

Speaker speaker_1: ... call a different number?

Speaker speaker_0: I'm sorry, can you say that again?

Speaker speaker_1: Sorry, so let's say if, uh, like, in five, six months, I get hired to a company. Can I call you guys and be like, "Hey, uh, I want to cancel it," or be... will there be, um, any fee charged or no?

Speaker speaker_0: No. So, that's what I was trying to explain to you. So, by the f- so if we don't get... let's say you stop working with them, right?

Speaker speaker_1: Yeah.

Speaker speaker_0: There's no way that they can get money out of your check because you don't work with them anymore. These are weekly deductions-

Speaker speaker_1: Okay.

Speaker speaker_0: ... out of your paycheck. So, if we don't get up to four consecutive, um... no, I'm sorry.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: Up to five consecutive deductions specifically out of your paycheck, those plans cancel out. Mm-hmm. It cancels out.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: And then with your question earlier, you asked me, "What if I get hired on, um, am I allowed to still keep these plans?" If you still, for some reason, want to have that insurance, and you're not with them anymore, you're allowed to call this number and make up to four direct payments over the phone. By the fifth week-

Speaker speaker_1: Okay.

Speaker speaker_0: ... that they don't specifically g- get money out of your ch- paycheck, you automatically go into that COBRA enrollment.

Speaker speaker_1: Oh, okay, okay.

Speaker speaker_0: And if you were not...

Speaker speaker_1: Okay.

Speaker speaker_0: ... to contact, contact COBRA, it just cancels out. By the fif- by the f- let's just say, by the fifth week that you don't, like, do anything that they don't get money out of your paycheck, it just cancels out by itself. And if for some reason you would want to keep having, um, that insurance, you would have to call us to make up to four payments over the phone. Why? Because there's no way that they're deducting money out of your check if you're not with them anymore. But if you would-

Speaker speaker_1: Oh, okay.

Speaker speaker_0: ... want to continue having that coverage, you would have to make up to four direct payments. But either way, by the fifth week that they don't get a deduction specifically out of your paycheck, you go into that COBRA enrollment. And from there, you would have to contact COBRA because that's a whole different department.

Speaker speaker_1: Okay. Sounds good. Uh, give me... So if I do a thing right now, can you guys have me enroll?

Speaker speaker_0: Yes, I can enroll you over the phone.

Speaker speaker_1: I was just- did you give me, like, 10 seconds?

Speaker speaker_0: Yeah. I want to think about it for 10 seconds and then let you know real quick. Is that okay? Um, yeah, that's fine. I was gonna tell you that you have a few days still. So-

Speaker speaker_1: Oh, no, it's just that I want the insurance.

Speaker speaker_0: ... you know, right now.

Speaker speaker_1: I want the insurance right now because I have a big old pain on my left side, on my chest. And I was wondering if I could enroll right now that way, like, in a few days I could go to, to the doctor.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Or it takes time?

Speaker speaker_0: Well, it's- you're gonna have to wait for them to start doing the deductions. It typically takes one or two weeks. So the coverage doesn't start right away.

Speaker speaker_1: Oh, okay. Okay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Uh, but yeah, just give me like 10 seconds and then from there I'll, I'll tell you. Okay?

Speaker speaker_0: Okay. Yeah. Um, yeah, that's like really supposed to stay, like, on hold for too long, but, um, as long as you don't take a long, long time that's fine.

Speaker speaker_1: No, I won't. Like it's 10 seconds. I just want to think about, uh, I'm reading the paper right now and, uh, or the email you sent me for the plan.

Speaker speaker_0: Mm-hmm. Okay.

Speaker speaker_1: Okay. Hello? I'm back. Sorry.

Speaker speaker_0: Yes. Mm-hmm.

Speaker speaker_1: Um, so, so, uh, those insurance, what type of insurance can they go through? Like, like big companies like, uh, Kaiser and stuff like that or no?

Speaker speaker_0: So I wouldn't really have the ques- the answer to those, um, questions. Like I said earlier, the VIPs, it does not require you to just use their providers. You could use providers in the network or out of the network. The only two that require you to stay within the network would be your, um, your MECs, which is the enhanced, the one that offers both benefits, as well as the preventative one, which is the Stay Healthy.

Speaker speaker_1: And those ones I can get to those, uh, uh, like, prices and stuff like that, right?

Speaker speaker_0: So with the VIPs you could use providers outside of the network or in the network. And then with the two MECs, you only have to... You only can use their providers that they offer.

Speaker speaker_1: Uh, can you give me, like, an example of one of the providers?

Speaker speaker_0: Yeah. That I wouldn't be able to answer.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: I can really just go based off what the, um, what the guide tells me. I don't have, um...

Speaker speaker_1: HeronDude.

Speaker speaker_0: If you want, like, there is a number that you can call prior to enrolling if you have questions regarding if the VIPs take cer- certain providers. Um, but the thing about those numbers, it's... You might have to call within around, like, 8:00 to 5:00, um, Eastern Time though, 'cause you're in California and these are Eastern time. And I think we're, like, three hours ahead of you 'cause it's almost 8:00 here. So I don't think they're open.

Speaker speaker_1: Oh, okay. Um...

Speaker speaker_0: Um, but if you want-

Speaker speaker_1: That's funny.

Speaker speaker_0: ... I can provide those numbers to you and they can definitely let you know if those providers are available for the VIPs and then also for the MEC, um, Enhanced, you can ask because since they have those benefits, they could let you know about that one. 'Cause I'm guessing-

Speaker speaker_1: Okay, but like for example...

Speaker speaker_0: ... you're not really... Yeah. 'Cause I'm guessing you're not really looking into the Stay Healthy 'cause that one just covers, like, your annual v- vaccinations and stuff like that. And then your VIP-

Speaker speaker_1: So if...

Speaker speaker_0: ... the, and then the MEC Enhanced, um, the MEC Enhanced covers both benefits and then the VIPs only cover, like, your doctor visits if you were to get sick, hospital visits, urgent care, emergency room, and surgeries. It doesn't cover pre- um, your preventative. The one that covers both is the MEC Enhanced, the one that's \$43.76 a week.

Speaker speaker_1: Also, you take 43 a week, not monthly, correct?

Speaker speaker_0: Correct. These are all weekly deductions, not monthly deductions. So they'll take-

Speaker speaker_1: So, I'm not sure.

Speaker speaker_0: ... um, what, so how, it depends on how many you get which ones you get, depending on which ones you select, they would be deducting the money out of your paycheck weekly.

Speaker speaker_1: Okay. Okay. Um, so maybe I'll just think about it real good and then call, that way I don't have to, like, rush into things.

Speaker speaker_0: Okay. You have till the-

Speaker speaker_1: So that's why I'm thinking about it.

Speaker speaker_0: Okay, that's fine. You have till December 18 to make a selection. Um, you do have to call before the 18, though, because if you wait and call on the 19th, they're going to tell you that you have to wait when there, um, company open enrollment. Which for their company it just passed. If I'm not wrong, it was in the month of November or October. Let me verify.

Speaker speaker_1: Yeah, because it says here that I got, got it on November. So that pro- I pretty much got the s- like two days before this message to enroll. That's why.

Speaker speaker_0: Oh, wait no, it was actually in o- in the month of October, their company open enrollment. So the only times you're able to enroll is nothing passing December 18th or-

Speaker speaker_1: Okay.

Speaker speaker_0: ... next year in the month of October. So it's really important for you to know-

Speaker speaker_1: Okay.

Speaker speaker_0: ... when your deadline is. So it's December 18, that's your last day that you have to enroll. And just keep in mind that we're open from 8:00 AM up to 8:00 PM Eastern Time. So we're three hours ahead of you-

Speaker speaker_1: Okay.

Speaker speaker_0: ... okay? Um, do you want me though-

Speaker speaker_1: Yes, okay.

Speaker speaker_0: ... to give you those numbers just in case you do wanna call tomorrow to ask?

Speaker speaker_1: Yeah, uh, um, yeah, you could send it through the email or through my phone number.

Speaker speaker_0: Uh, so I'm not really allowed to send, I, I can't really send you text messages but I can verbally give it to you.

Speaker speaker_1: Uh, let me find a pen because I don't think I have a pen with me.

Speaker speaker_0: Hm?

Speaker speaker_1: Yeah, let me like for one.

Speaker speaker_0: Okay.

Speaker speaker_1: Okay, I got a, uh, paper and a pen.

Speaker speaker_0: Okay. So for the VIPs, the phone number that you're gonna call, I'mma give you two numbers. They start with the same numbers but they just end in four different numbers, okay? So both of them start-

Speaker speaker_1: Okay.

Speaker speaker_0: ... with the exact same. So the first one, one is 601-

Speaker speaker_1: Okay.

Speaker speaker_0: ... 936-3290.

Speaker speaker_1: Okay.

Speaker speaker_0: I'mma repeat it one more time.

Speaker speaker_1: Okay.

Speaker speaker_0: So that's 601-93-

Speaker speaker_3: Uh-huh.

Speaker speaker_0: ... 6-3290. And then the second-

Speaker speaker_1: Okay.

Speaker speaker_0: ... one it starts the same, 601-936-

Speaker speaker_3: Uh-huh.

Speaker speaker_0: ... 3287. So the second one ends in 3287.

Speaker speaker_1: Okay, perfect.

Speaker speaker_0: And then, um, I was also, I also wanna give you just in case you're interested in the preventative plan as well as the MEC Enhanced, um, I'mma give you the, the number just in case you have any questions about them.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, so for the MEC Stay Healthy, the number that you would call if you have questions is 800-833-

Speaker speaker_3: Uh-huh.

Speaker speaker_0: ... 4296.

Speaker speaker_3: Okay.

Speaker speaker_0: So that's 800-

Speaker speaker_3: So, 800 and then the-

Speaker speaker_0: ... 833-

Speaker speaker_3: Uh-huh.

Speaker speaker_0: ... 4296.

Speaker speaker_1: Okay.

Speaker speaker_0: And that's option number one.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay?

Speaker speaker_1: Perfect.

Speaker speaker_0: Um, and then just keep in mind that for your, like I said earlier, for your dental plan, your vision plan, and then your medical plans which are the VIPs and then the two MECS, those are under the IRS regulation.

Speaker speaker_1: Okay.

Speaker speaker_0: So if you do call to enroll, just keep in mind to make any changes or cancel any of those particular plans, you would have to do it before December 18th, okay? Because it's under the IRS regulation.

Speaker speaker_1: Um, so let's say if I get the 40, 43, right? Uh-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... that one is just for the doctor, right? For the vision-

Speaker speaker_0: So that-

Speaker speaker_1: ... and, uh, dental, they'll be different, right?

Speaker speaker_0: So s- yes. They have vision, so the vision, the dental, the term life, the group accident, all of those have their separate deductions. And they would be added to whatever medical plan you were to select, if you want one of the medical plans.

Speaker speaker_1: Okay. So let's say if I get the highest one, right? Uh, one, once I, uh, get that one, then I have to ca- num- another number for the dental and vision, correct?

Speaker speaker_0: So if you want the, so the highest, the one that you, that retails a little bit higher is the MEC Enhanced which is the one that offers your preventative services as well as your hospital indemnity. That one's \$43.76. Let's say you would want dental plan, the dental plan. The dental plan for employee only is \$3.63. That totals to \$47.39 from your paycheck weekly.... for those two.

Speaker speaker_1: Oh, two.

Speaker speaker_0: So you-

Speaker speaker_4: Two, four, six-

Speaker speaker_0: Yeah, the weekly deduction depends on how many you get, which ones you get, if you add dependents. All of that matters and then i- i- it, it determines how much the weekly deduction is.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: But that's why, since it's under the IRS regulation, it allows you to pay those particular plans, um, before taxes. But make any changes or to cancel those plans, you would have to do it before December 18. Because let's say you get the dental plan and then you call on December 19 to cancel it, they're gonna tell you that you have to wait till the next company open enrollment period, which is in the month of October.

Speaker speaker_1: Oh, okay. You know how, you know how we talked about like, um, about what, where, uh, what clinics? Can it be any clinics if I get a VIP, like any state clinics?

Speaker speaker_0: So like I, like I'm not really sure which clinics it would take it or not, but um, like I said earlier, with the VIPs you're not required to stay within the network. You could be in the network or out of the network. It just depends-

Speaker speaker_1: Well, it's kinda-

Speaker speaker_0: ... what that clinic does.

Speaker speaker_1: ... hard for me to hear you. 600-

Speaker speaker_0: That's why I would call that-

Speaker speaker_1: Hard for me.

Speaker speaker_0: That's why I would call that number.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: 'Cause they, they would answer those questions. I'm very busy this week.

Speaker speaker_1: 800 one, correct?

Speaker speaker_0: Yeah, the, the SIT- no, the SIT 01. It depends on which one's n-

Speaker speaker_1: Oh, okay.

Speaker speaker_0: So I would call the SIT 01, um, because they would answer those. 'Cause r- keep in mind, the MEC Enhanced... I'm sorry, the MEC Stay Healthy, that one you have to be within their network.

Speaker speaker_1: Oh.

Speaker speaker_0: But I would just ask them just to be sure.

Speaker speaker_1: Yeah.

Speaker speaker_0: Um, because like I said, I can really just tell you what I see on the, on the guide about the providers-

Speaker speaker_1: Oh, okay. Okay.

Speaker speaker_0: ... and what clinics, I wouldn't be able to tell you.

Speaker speaker_1: Oh, okay. Uh, so you said, uh, from 8:00 to 5:00, uh, for like in California, like around what time? Because I work, so, uh, what time... If I, I get off at two, at 2:00. 2:30.

Speaker speaker_0: So I would, I would Google it because, um, I don't know if you want to write the state we're in and the city so that you can Google it when it's getting close to your lunch or, to see what would be a good time. Um, we're in Greenville, South Carolina.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: Greenville, South Carolina.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay?

Speaker speaker_1: Uh-huh.

Speaker speaker_0: So I would just say, "What time is it in Greenville?" And then it'll tell you.

Speaker speaker_1: Okay. Sounds good. Thank you.

Speaker speaker_0: You're welcome.

Speaker speaker_1: Have a good day, all right? Have a nice one.

Speaker speaker_0: Thank you, you too. Thank you.

Speaker speaker_1: Bye-bye.