

## Transcript: Estefania

**Acevedo-6202973971202048-5489576413675520**

### Full Transcript

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?  
Jacqueline Alford. I have some questions regarding, um... I'm an employee of, uh, Carlton  
Stafford in Stafford, Texas. And, I have some questions about the, um, the, the benefits. Um...  
Okay. Could you help me with some of that? Yes, ma'am. Um, what is the last four of your  
Social? 0335. Okay. You said you're with Carlton, right? Yes. Okay. And then your first and  
last name please. Jacqueline Alford . Excuse me. Okay, thank you. For security purposes,  
can you verify your address and date of birth for me? 16303 Pradera Drive, Houston, Texas  
77083. 112263... And I have 281-905-1995 as your phone number. That's correct. Is that  
correct? Yes. And then jackiea22@hotmail.com. Is that up to date? It is. Okay, let's see. And  
then, um, when did you start working with them? Um, I just started an assignment, uh, this  
week actually. No, um, last week. Ah, gotcha. Last week. Last week. Last Monday. Okay, so I  
do, um... If you do wanna enroll, I would have to send a eligibility review to the main office for  
them to go review, because we do have a old hire date of 2023 in your file. Um- Okay.  
Usually, if there's a old hire date, the main office has to do a eligibility review. From there, they  
let me know if you're eligible to enroll. So, I can go ahead and do that. Um- Okay. ... I can also  
give you information, but I don't know if you want me to do that first. And then to see- Um... ...  
if you're eligible or if you still want me to... 'Cause I can still- Oh. ... go over the plans with you.  
Just in case you are- Okay. ... eligible, we can just go ahead- Yeah. ... and do the enrollment  
whenever they let me know. Okay. Yeah, yeah, sure. We can do that. I'm, we can do that.  
Um... Okay. Oh, I, I'm thinking assignment and you're thinking when I actually started. But you  
have a hire date of what? On, in 2023? Of 2023. Okay. Um... But I can go ahead- Okay, um-  
... and go over the plans with you either way. Okay. Um, but I still have to send that eligibility  
review if you do wanna enroll because I can't do anything until they give me that confirmation  
that I'm allowed to enroll you into the plan. Okay, sure, sure. I understand perfectly. I  
understand. Um, I don't know if, um, they have been talking to someone or not, but yeah,  
that's fine. Go ahead and do that with them. Mm-hmm. Um, in the meantime... I know they  
were saying something about, um... Well, you can go ahead and... I, I just didn't know what to  
pick or what plan to pick. I think they said- Mm-hmm. ... it'll start out with the, with the lowest  
plan or... What did... I'm looking at the booklet here. I'm wanting to know what does that  
include or how does it work? Yeah, because they, they do have, um, a basic one. So if you  
want, I can just go ahead and go over the plans with you. And then if- Okay. ... once they get  
back at me, um, if you don't answer for some reason, I'll leave you a voicemail with them to  
answer. And then- Okay. ... if you call back and get somebody else, they can help you as well  
too 'cause they'll let you know- Okay. ... if you're okay to enroll. But if you want, for now, I can  
go over the plans with you so that you can kind of have an idea if you are eligible- Sure. ... of  
what you want to choose. So- Sure. ... if you want, I can go ahead and go over the plans.

Sounds good. All right. So, for the medical plans, were you looking into enrolling by yourself or with a dependent? By myself. By yourself. Okay. So they really only offer three medical plans. The first plan that I'm gonna go over is the most basic one. It's probably the one that you were just now mentioning. This one's called the StayHealthy MEP TRS. The StayHealthy plan is only a preventative plan, meaning it's only gonna cover things such as the physicals, some vaccines, some STD/cancer screening. But, it does not cover any doctor visits with sick. It does not cover any hospitalization if injured. It does not cover urgent care, emergency room, nor surgeries. So it's only a preventative plan that only covers preventative visits. And it does also require you to only use the list of their doctors and clinics to receive coverage. So it does require a network requirement. You do, however, receive prescription benefits for your preventative prescriptions through Medimpact. And it offers a membership with FreeRx, which what FreeRx is, it gives you access to the top 90% generic medication prescribed in the US. Some of those generic medications being free and some of them having their discount. Also, it includes virtual urgent care, which offers medical assistance virtually with medical providers via telephone or video call. But like I said, the StayHealthy plan is only a preventative plan, okay? So it's not gonna cover no urgent care, no doctor visits if sick, no emergency room, nothing. Okay. So I'm trying to find it in your booklet here. I think it's on page nine.

StayHealthy MEP. And then, correct. And that one, if you select this plan, it would be a weekly deduction for, of \$16.05 if you select the employee plan. So that's the preventative plan. Then they offer two other plans. These two other plans are the ones that will cover your doctor visits if you get sick, urgent care, emergency room, surgeries. So these two are hospital indemnity plans. However, these two plans are called the Stand- VIP Standard and the VIP Plus. These two do not cover any of your preventative visits. So they don't cover anything that your Stay Healthy plan covers, such as like a physical, vaccines, STD and cancer screenings. None of that is covered with the two VIPs. So only those doctor visits if you were to get sick or go to the urgent care, emergency room, it covers a flat fee towards those services. With the Standard and the VIP Plus, these two do not require a in-network. So you can use whatever clinic or doctor you wanna use as long as the provider accepts the insurance. Okay? So it doesn't require a in-network as long as the provider accepts the insurance. You do receive prescription benefits as well, but through Pharmaville. Depending on the generic medication that it is, it just depends on how much you spend. You can spend up to \$30, \$20 or \$10. It just depends. And for the non-generics they offer you a discount. These two plans also do include virtual urgent care, which like I said earlier, it offers medical assistance virtually via telephone or video call with medical providers. And then the two VIPs cover a flat fee towards your service. Out of the two though, the Standard is the basic one, because it doesn't cover your intensive care, rehabilitation nor your preventive surgery while your VIP Plus does. And the VIP Plus cov- pays off a little bit more in dollar amount towards your services. So a good example, for hospital confinement, your VIP Standard will cover \$50 per day for a max of 30 days, while your VIP Plus would cover \$100 per day for a max of 30 days. So the VIP Plus- Oh, okay. ... covers a little bit more in dollar amounts and it covers intensive care, rehabilitation, and preventive surgery while the VIP Standard doesn't. If you select between the VIP Standard and the VIP Plus, the weekly deduction for your VIP Standard plan for employee only is \$17.72 weekly. But for the VIP Plus it would be \$31.71 weekly. So the VIPs- Okay. ... again, are the ones that only cover a flat fee towards your urgent care, emergency room, doctor visits if sick. But it does not cover any of your preventative visits, which would be

like a physical, a mammogram, um, STD and cancer screenings. Oh! That's not covered. So you are... It looks like they don't offer a fourth plan that covers preventative and hospital indemnity. So you are allowed to mix the Stay Healthy with one of the VIPs if you do want to receive prescrip- benefits with your preventative as well as your hospital indemnity services. So you are allowed to select the Stay Healthy and one of the VIPs if you wish to be covered in both areas. But you do got to keep in mind that those are two different deductions from your paycheck. Oh, okay. That's what I was about to ask. What there'd be two different amounts for that. Correct. But it would be the 16.05 and the 17.72? Correct. If you were to sel- um, the Standard. Yes, ma'am. Yeah. Okay. So no preventative, that's no mammogram- Correct. ... no mammogram, no well woman, all that. Correct. Yep. No preventative. So just- Okay. ... um, the VIPs are just those hospital indemnity. Like, so actually- Okay. ... when you're like already sick or injured, um, but no preventative. None. So no checkups- Okay. ... or anything like that. Oh gosh. Okay. So, so what is the, um... You said if a... With the VIP Standard if, if my doctor or my doctor's accepted, what kind of insurance would I c- You can use it... So the VIPs, the carrier for your two VIPs is American Public Life. That's the name. Or you can call it APL, but it stands for American Public Life. That, um... Those two plans don't require a in-network, like I said. As long as your doctor accepts it, you can use it. But if they say no, you would have to go somewhere else. Oh, okay. And, um- So it just depends on them. Do you have a breakdown... I'm looking in the, uh, pamphlet that I got from Ca- uh, Carlton here. So do you have a breakdown of what the VIP Standard and the VIP Plus what you just read off to me, do you have th- is that in this book here? I don't see it here. Um, it should be- I think I just have the, they just have the ... but if it's not, I can, I can email you what I'm looking at. That would be great. The guide and the PDF. Yeah. So I can go ahead and send you that to your email. Okay. And then if you could please confirm that you've received it, just so- Okay. ... that I make sure that you did get it. Okay. Give me one second. Let me send you that right now. And then I was gonna tell you that it's the... For the two VIPs as well as dental, short term disability, critical illness, term life, group accident, those are all under American Public Life. Then if you were to select like vision, that's a different carrier. That would be MetLife for, um, your vision. Vision is MetLife? Correct. Okay. 90 Degrees MetLife. And then American Public Life for the majority of them. And then for the- Oh, okay. ... Stay Healthy plan, which is your preventative, that's a different carrier as well. It's not like the VIPs. Um, for b- the preventative plan, which is the Stay Healthy and you see tele-RS, that one is Ninety Degrees, the carrier. Ninety spelled out? Or the number 90? The number. Okay. And then you just spell out degrees. So nine, zero and then degrees spelled out. Okay. Yeah, so if I wanted to... Let's just say for instance if I got the VIP Standard and I wanted dental-... then- Mm-hmm. ... the dental would already be covered under the, uh, APL plan, or- No. ... is there a- No, those are... All of those, like dental, vision, critical illness, term life, behavioral health, all of those are add-ons that do have their separate deductions. So for- Okay. ... dental, that looks like it's \$3.64 weekly from your paycheck. Okay. So all of these little plans have their deductions. So it really just depends on how many you were to select, if you add dependents, how much the weekly deduction is, 'cause all of that does get added up. And I was gonna mention to you that, um, Carlton, for their medical plans, which are the two VIPs, being the standard, the plus, as well as the preventative one, which is the MEC Yeah. ... teller RN, vision, group accident, critical illness, term life, short-term disability, and dental. So for the majority of their plans, they have it under a IRS regulation called Section 125. What Section 125 is, it allows you to pay these

plans with pretax dollars. However, if you do want to cancel the plan once you enroll or make changes to the plan, like adding a dependent later on, if you were to enroll by yourself or make any changes within that plan, you do have to make these changes or cancellations within the first 30 days of receiving your first check, or within company open enrollment. Um, since they allow you to pay these plans with pretax dollars, they do put a little restriction, um, that you can't cancel or make changes whenever you want. The only time that you would be able to drop these plans under that IRS regulation and make changes to the plans is within the first 30 days of receiving your first check. After those 30 days are up, if you do want to cancel or make changes, you can still do it, but you have to wait for the next company open enrollment. So whenever they're within company open enrollment time, you would be allowed to make these changes, which for them, it's done in December, so after those 30 days, if you do want to cancel any of these plans or make changes to these plans and you miss your 30-day period, you would have to do it within company open enrollment, which for Carlton Staffing is held in the month of December. So I just want to inform you that, just so that you can keep it in mind. Okay. Now, what if I finish... What if I'm on an assignment with them, an assignment with them, and- Mm-hmm. ... I finish the assignment, so it's a, a, a two-month or one-month assignment, and I finish the assignment, and then I don't have another position with them. That cancels out the insurance, correct? So with five, um... So as long as they're making weekly deduction from your paycheck, it keeps the policy active. With five consecutive weeks of no deductions being taken out of your paycheck, that plan gets canceled out. So if you go, if they go five weeks without deducting money from your paycheck, the plan gets canceled by that fifth week. Okay. So it doesn't matter if they don't deduct- let's say, like four times. But that fifth week is very important, 'cause that fifth week of no deductions from your paycheck, it, it gets canceled. You go into COBRA. Okay. It's called COBRA enrollment from there. That's like a whole different department that you would have to contact to see if you can still keep the plans. Um, but like I said, as long as they deduct money from your paycheck for five weeks straight, then you'll have it active, but if, let's say for four weeks, they don't deduct it, but by that fifth week, they do get money from your paycheck for the plans, then it's active. But if by that fifth week, they don't get money out of your paycheck, then the plan is gonna get canceled, unfortunately, it's gonna- Okay. Okay. ... you know. Okay, that sounds good. I just wanted to see how that worked, um. And, and I also did send you, um, the benefit guide to your email. I don't know if you wanna double check, just to make sure that you did receive it. It should come from an email that says [info@benefitsintercar.com](mailto:info@benefitsintercar.com). And I would also check your spam and junk file, just in case you don't see it when you open your email. Okay. Let me try that. I don't see it right now. Let's see. What does it c- [info@benefitsintercar.com](mailto:info@benefitsintercar.com)- Correct. Mm-hmm. Okay. Yep. Got that one there. And then that's the... That's what I'm looking at right now. Um, if you open it, you can see what I was talking about regarding the standard and the plus. It shows you the differences, so the standard doesn't include intensive care, rehabilitation, or preventive surgery. And then in certain areas, the s- the plus covers a little bit more out of pocket, like for hospital admission, that's in hospital confinement. Of course, intensive care and rehabilitation, since the standard doesn't offer it, the VIP plus does. Okay. Um, surgery in hospital also, the surgery and physician. Okay. Certain ar- Yeah, so the major- Yeah, so the VIP plus does cover a little bit more out of pocket towards certain services. Okay. And then it covers certain areas that the standard doesn't. Okay. So I think... I don't, I haven't checked yet, but I'm not sure if I received... Well, last week was my first week,

and um- Mm-hmm. ... so I don't know, I don't remember when they process the check, so I, I would have sent it in today. I would have to go and check. Um- But if- ... I'm not sure how the main office reviews it, but I believe they reach out to your, um, client. I could be wrong, but I can go ahead and s- and send them that email for them to do the eligibility review, and most likely, since I'm sending it early, like right now, most likely, I'll get a answer today letting me know if you're eligible or not. Um, and then that- Now, if I- Mm-hmm. I'm sorry. So if, if I should decide that I just don't want it at all, um, after I talk, and, uh, uh, if I should just decide that I don't want it at all, I need to contact you all and kind of opt out of it? Or will it just go in automatically? I, I just want to make sure if I don't do anything- Mm-hmm. ... or if I don't want it, is there anything I need to, to do if I don't want it? So the auto... So the auto enrollment is for the new hires. So that's if you had never been with Carlton in the past. Oh, okay, so then That's what we need to discuss. If it makes you feel better- Okay. If it makes you feel better, you're still welcome to call and opt out. But like I said, the auto enrollment just kicks in for new hires. Okay. Okay, good. Mm-hmm. Yes, ma'am. All right. So how do I know- So I'm gonna be sending, mm-hmm. So I'm gonna be sending that email right now, and then whenever they notify me if you're eligible or not, I'll give you a call to let you know what they informed me. And if for some reason you don't answer, I will be sending you an email, and also, I will be leaving you a voice message letting you know what they tell me. And if you call back and get any other agent, they should be able to look at my note and take it from there. Wonderful. Thank you, Stephanie, for the information. I appreciate it. You're welcome. I hope you have a great day. Thanks. You too. Bye-bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker\_1: Jacqueline Alford. I have some questions regarding, um... I'm an employee of, uh, Carlton Stafford in Stafford, Texas. And, I have some questions about the, um, the, the benefits. Um...

Speaker speaker\_0: Okay.

Speaker speaker\_1: Could you help me with some of that?

Speaker speaker\_0: Yes, ma'am. Um, what is the last four of your Social?

Speaker speaker\_1: 0335.

Speaker speaker\_0: Okay. You said you're with Carlton, right?

Speaker speaker\_1: Yes.

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

Speaker speaker\_1: Jacqueline Alford . Excuse me.

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

Speaker speaker\_1: 16303 Pradera Drive, Houston, Texas 77083. 112263...

Speaker speaker\_0: And I have 281-905-1995 as your phone number.

Speaker speaker\_1: That's correct.

Speaker speaker\_0: Is that correct?

Speaker speaker\_1: Yes.

Speaker speaker\_0: And then jackiea22@hotmail.com. Is that up to date?

Speaker speaker\_1: It is.

Speaker speaker\_0: Okay, let's see. And then, um, when did you start working with them?

Speaker speaker\_1: Um, I just started an assignment, uh, this week actually. No, um, last week.

Speaker speaker\_0: Ah, gotcha.

Speaker speaker\_1: Last week. Last week. Last Monday.

Speaker speaker\_0: Okay, so I do, um... If you do wanna enroll, I would have to send a eligibility review to the main office for them to go review, because we do have a old hire date of 2023 in your file. Um-

Speaker speaker\_1: Okay.

Speaker speaker\_0: Usually, if there's a old hire date, the main office has to do a eligibility review. From there, they let me know if you're eligible to enroll. So, I can go ahead and do that. Um-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... I can also give you information, but I don't know if you want me to do that first. And then to see-

Speaker speaker\_1: Um...

Speaker speaker\_0: ... if you're eligible or if you still want me to... 'Cause I can still-

Speaker speaker\_1: Oh.

Speaker speaker\_0: ... go over the plans with you. Just in case you are-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... eligible, we can just go ahead-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... and do the enrollment whenever they let me know.

Speaker speaker\_1: Okay. Yeah, yeah, sure. We can do that. I'm, we can do that. Um...

Speaker speaker\_0: Okay.

Speaker speaker\_1: Oh, I, I'm thinking assignment and you're thinking when I actually started. But you have a hire date of what? On, in 2023?

Speaker speaker\_0: Of 2023.

Speaker speaker\_1: Okay. Um...

Speaker speaker\_0: But I can go ahead-

Speaker speaker\_1: Okay, um-

Speaker speaker\_0: ... and go over the plans with you either way.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, but I still have to send that eligibility review if you do wanna enroll because I can't do anything until they give me that confirmation that I'm allowed to enroll you into the plan.

Speaker speaker\_1: Okay, sure, sure. I understand perfectly. I understand. Um, I don't know if, um, they have been talking to someone or not, but yeah, that's fine. Go ahead and do that with them.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Um, in the meantime... I know they were saying something about, um... Well, you can go ahead and... I, I just didn't know what to pick or what plan to pick. I think they said-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... it'll start out with the, with the lowest plan or... What did... I'm looking at the booklet here. I'm wanting to know what does that include or how does it work?

Speaker speaker\_0: Yeah, because they, they do have, um, a basic one. So if you want, I can just go ahead and go over the plans with you. And then if-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... once they get back at me, um, if you don't answer for some reason, I'll leave you a voicemail with them to answer. And then-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... if you call back and get somebody else, they can help you as well too 'cause they'll let you know-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... if you're okay to enroll. But if you want, for now, I can go over the plans with you so that you can kind of have an idea if you are eligible-

Speaker speaker\_1: Sure.

Speaker speaker\_0: ... of what you want to choose. So-

Speaker speaker\_1: Sure.

Speaker speaker\_0: ... if you want, I can go ahead and go over the plans.

Speaker speaker\_1: Sounds good.

Speaker speaker\_0: All right. So, for the medical plans, were you looking into enrolling by yourself or with a dependent?

Speaker speaker\_1: By myself.

Speaker speaker\_0: By yourself. Okay. So they really only offer three medical plans. The first plan that I'm gonna go over is the most basic one. It's probably the one that you were just now mentioning. This one's called the StayHealthy MEP TRS. The StayHealthy plan is only a preventative plan, meaning it's only gonna cover things such as the physicals, some vaccines, some STD/cancer screening. But, it does not cover any doctor visits with sick. It does not cover any hospitalization if injured. It does not cover urgent care, emergency room, nor surgeries. So it's only a preventative plan that only covers preventative visits. And it does also require you to only use the list of their doctors and clinics to receive coverage. So it does require a network requirement. You do, however, receive prescription benefits for your preventative prescriptions through Medimpact. And it offers a membership with FreeRx, which what FreeRx is, it gives you access to the top 90% generic medication prescribed in the US. Some of those generic medications being free and some of them having their discount. Also, it includes virtual urgent care, which offers medical assistance virtually with medical providers via telephone or video call. But like I said, the StayHealthy plan is only a preventative plan, okay? So it's not gonna cover no urgent care, no doctor visits if sick, no emergency room, nothing.

Speaker speaker\_1: Okay. So I'm trying to find it in your booklet here. I think it's on page nine. StayHealthy MEP.

Speaker speaker\_0: And then, correct. And that one, if you select this plan, it would be a weekly deduction for, of \$16.05 if you select the employee plan. So that's the preventative plan. Then they offer two other plans. These two other plans are the ones that will cover your doctor visits if you get sick, urgent care, emergency room, surgeries. So these two are hospital indemnity plans. However, these two plans are called the Stand- VIP Standard and the VIP Plus. These two do not cover any of your preventative visits. So they don't cover anything that your Stay Healthy plan covers, such as like a physical, vaccines, STD and cancer screenings. None of that is covered with the two VIPs. So only those doctor visits if you were to get sick or go to the urgent care, emergency room, it covers a flat fee towards those services. With the Standard and the VIP Plus, these two do not require a in-network. So you can use whatever clinic or doctor you wanna use as long as the provider accepts the



insurance. Okay? So it doesn't require a in-network as long as the provider accepts the insurance. You do receive prescription benefits as well, but through Pharmaville. Depending on the generic medication that it is, it just depends on how much you spend. You can spend up to \$30, \$20 or \$10. It just depends. And for the non-generics they offer you a discount. These two plans also do include virtual urgent care, which like I said earlier, it offers medical assistance virtually via telephone or video call with medical providers. And then the two VIPs cover a flat fee towards your service. Out of the two though, the Standard is the basic one, because it doesn't cover your intensive care, rehabilitation nor your preventive surgery while your VIP Plus does. And the VIP Plus cov- pays off a little bit more in dollar amount towards your services. So a good example, for hospital confinement, your VIP Standard will cover \$50 per day for a max of 30 days, while your VIP Plus would cover \$100 per day for a max of 30 days. So the VIP Plus-

Speaker speaker\_1: Oh, okay.

Speaker speaker\_0: ... covers a little bit more in dollar amounts and it covers intensive care, rehabilitation, and preventive surgery while the VIP Standard doesn't. If you select between the VIP Standard and the VIP Plus, the weekly deduction for your VIP Standard plan for employee only is \$17.72 weekly. But for the VIP Plus it would be \$31.71 weekly. So the VIPs-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... again, are the ones that only cover a flat fee towards your urgent care, emergency room, doctor visits if sick. But it does not cover any of your preventative visits, which would be like a physical, a mammogram, um, STD and cancer screenings.

Speaker speaker\_1: Oh!

Speaker speaker\_0: That's not covered. So you are... It looks like they don't offer a fourth plan that covers preventative and hospital indemnity. So you are allowed to mix the Stay Healthy with one of the VIPs if you do want to receive prescrip- benefits with your preventative as well as your hospital indemnity services. So you are allowed to select the Stay Healthy and one of the VIPs if you wish to be covered in both areas. But you do got to keep in mind that those are two different deductions from your paycheck.

Speaker speaker\_1: Oh, okay. That's what I was about to ask. What there'd be two different amounts for that.

Speaker speaker\_0: Correct.

Speaker speaker\_1: But it would be the 16.05 and the 17.72?

Speaker speaker\_0: Correct. If you were to sel- um, the Standard. Yes, ma'am.

Speaker speaker\_1: Yeah. Okay. So no preventative, that's no mammogram-

Speaker speaker\_0: Correct.

Speaker speaker\_1: ... no mammogram, no well woman, all that.

Speaker speaker\_0: Correct. Yep. No preventative. So just-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... um, the VIPs are just those hospital indemnity. Like, so actually-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... when you're like already sick or injured, um, but no preventative. None. So no checkups-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... or anything like that.

Speaker speaker\_1: Oh gosh. Okay. So, so what is the, um... You said if a... With the VIP Standard if, if my doctor or my doctor's accepted, what kind of insurance would I c-

Speaker speaker\_0: You can use it... So the VIPs, the carrier for your two VIPs is American Public Life. That's the name. Or you can call it APL, but it stands for American Public Life. That, um... Those two plans don't require a in-network, like I said. As long as your doctor accepts it, you can use it. But if they say no, you would have to go somewhere else.

Speaker speaker\_1: Oh, okay. And, um-

Speaker speaker\_0: So it just depends on them.

Speaker speaker\_1: Do you have a breakdown... I'm looking in the, uh, pamphlet that I got from Ca- uh, Carlton here. So do you have a breakdown of what the VIP Standard and the VIP Plus what you just read off to me, do you have th- is that in this book here? I don't see it here.

Speaker speaker\_0: Um, it should be-

Speaker speaker\_1: I think I just have the, they just have the

Speaker speaker\_2: ... but if it's not, I can, I can email you what I'm looking at.

Speaker speaker\_1: That would be great.

Speaker speaker\_0: The guide and the PDF. Yeah. So I can go ahead and send you that to your email.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And then if you could please confirm that you've received it, just so-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... that I make sure that you did get it.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Give me one second. Let me send you that right now. And then I was gonna tell you that it's the... For the two VIPs as well as dental, short term disability, critical illness, term life, group accident, those are all under American Public Life. Then if you were to

select like vision, that's a different carrier. That would be MetLife for, um, your vision.

Speaker speaker\_1: Vision is MetLife?

Speaker speaker\_0: Correct.

Speaker speaker\_1: Okay. 90 Degrees MetLife.

Speaker speaker\_0: And then American Public Life for the majority of them. And then for the-

Speaker speaker\_1: Oh, okay.

Speaker speaker\_0: ... Stay Healthy plan, which is your preventative, that's a different carrier as well. It's not like the VIPs. Um, for b- the preventative plan, which is the Stay Healthy and you see tele-RS, that one is Ninety Degrees, the carrier.

Speaker speaker\_1: Ninety spelled out? Or the number 90?

Speaker speaker\_0: The number.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And then you just spell out degrees. So nine, zero and then degrees spelled out.

Speaker speaker\_1: Okay. Yeah, so if I wanted to... Let's just say for instance if I got the VIP Standard and I wanted dental-... then-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... the dental would already be covered under the, uh, APL plan, or-

Speaker speaker\_0: No.

Speaker speaker\_1: ... is there a-

Speaker speaker\_0: No, those are... All of those, like dental, vision, critical illness, term life, behavioral health, all of those are add-ons that do have their separate deductions. So for-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... dental, that looks like it's \$3.64 weekly from your paycheck.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So all of these little plans have their deductions. So it really just depends on how many you were to select, if you add dependents, how much the weekly deduction is, 'cause all of that does get added up. And I was gonna mention to you that, um, Carlton, for their medical plans, which are the two VIPs, being the standard, the plus, as well as the preventative one, which is the MEC

Speaker speaker\_3: Yeah.

Speaker speaker\_0: ... teller RN, vision, group accident, critical illness, term life, short-term disability, and dental. So for the majority of their plans, they have it under a IRS regulation called Section 125. What Section 125 is, it allows you to pay these plans with pretax dollars. However, if you do want to cancel the plan once you enroll or make changes to the plan, like adding a dependent later on, if you were to enroll by yourself or make any changes within that plan, you do have to make these changes or cancellations within the first 30 days of receiving your first check, or within company open enrollment. Um, since they allow you to pay these plans with pretax dollars, they do put a little restriction, um, that you can't cancel or make changes whenever you want. The only time that you would be able to drop these plans under that IRS regulation and make changes to the plans is within the first 30 days of receiving your first check. After those 30 days are up, if you do want to cancel or make changes, you can still do it, but you have to wait for the next company open enrollment. So whenever they're within company open enrollment time, you would be allowed to make these changes, which for them, it's done in December, so after those 30 days, if you do want to cancel any of these plans or make changes to these plans and you miss your 30-day period, you would have to do it within company open enrollment, which for Carlton Staffing is held in the month of December. So I just want to inform you that, just so that you can keep it in mind.

Speaker speaker\_1: Okay. Now, what if I finish... What if I'm on an assignment with them, an assignment with them, and-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... I finish the assignment, so it's a, a, a two-month or one-month assignment, and I finish the assignment, and then I don't have another position with them. That cancels out the insurance, correct?

Speaker speaker\_0: So with five, um... So as long as they're making weekly deduction from your paycheck, it keeps the policy active. With five consecutive weeks of no deductions being taken out of your paycheck, that plan gets canceled out. So if you go, if they go five weeks without deducting money from your paycheck, the plan gets canceled by that fifth week.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So it doesn't matter if they don't dedu- let's say, like four times. But that fifth week is very important, 'cause that fifth week of no deductions from your paycheck, it, it gets canceled. You go into COBRA.

Speaker speaker\_1: Okay.

Speaker speaker\_0: It's called COBRA enrollment from there. That's like a whole different department that you would have to contact to see if you can k- still keep the plans. Um, but like I said, as long as they deduct money from your paycheck for five weeks straight, then you'll have it active, but if, let's say for four weeks, they don't deduct it, but by that fifth week, they do get money from your paycheck for the plans, then it's active. But if by that fifth week, they don't get money out of your paycheck, then the plan is gonna get canceled, unfortunately, it's gonna-

Speaker speaker\_1: Okay. Okay.

Speaker speaker\_0: ... you know.

Speaker speaker\_1: Okay, that sounds good. I just wanted to see how that worked, um.

Speaker speaker\_0: And, and I also did send you, um, the benefit guide to your email. I don't know if you wanna double check, just to make sure that you did receive it. It should come from an email that says info@benefitsintercar.com. And I would also check your spam and junk file, just in case you don't see it when you open your email.

Speaker speaker\_1: Okay. Let me try that. I don't see it right now. Let's see. What does it c-info@benefitsintercar-

Speaker speaker\_0: Correct. Mm-hmm.

Speaker speaker\_1: Okay. Yep. Got that one there.

Speaker speaker\_0: And then that's the... That's what I'm looking at right now. Um, if you open it, you can see what I was talking about regarding the standard and the plus. It shows you the differences, so the standard doesn't include intensive care, rehabilitation, or preventive surgery. And then in certain areas, the s- the plus covers a little bit more out of pocket, like for hospital admission, that's in hospital confinement. Of course, intensive care and rehabilitation, since the standard doesn't offer it, the VIP plus does.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, surgery in hospital also, the surgery and physician.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Certain ar- Yeah, so the major- Yeah, so the VIP plus does cover a little bit more out of pocket towards certain services.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And then it covers certain areas that the standard doesn't.

Speaker speaker\_1: Okay. So I think... I don't, I haven't checked yet, but I'm not sure if I received... Well, last week was my first week, and um-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... so I don't know, I don't remember when they process the check, so I, I would have sent it in today. I would have to go and check.

Speaker speaker\_0: Um-

Speaker speaker\_1: But if-

Speaker speaker\_0: ... I'm not sure how the main office reviews it, but I believe they reach out to your, um, client. I could be wrong, but I can go ahead and s- and send them that email for them to do the eligibility review, and most likely, since I'm sending it early, like right now, most likely, I'll get a answer today letting me know if you're eligible or not. Um, and then that-

Speaker speaker\_1: Now, if I-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: I'm sorry. So if, if I should decide that I just don't want it at all, um, after I talk, and, uh, uh, if I should just decide that I don't want it at all, I need to contact you all and kind of opt out of it? Or will it just go in automatically? I, I just want to make sure if I don't do anything-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... or if I don't want it, is there anything I need to, to do if I don't want it?

Speaker speaker\_0: So the auto... So the auto enrollment is for the new hires. So that's if you had never been with Carlton in the past.

Speaker speaker\_1: Oh, okay, so then

Speaker speaker\_3: That's what we need to discuss.

Speaker speaker\_0: If it makes you feel better-

Speaker speaker\_1: Okay.

Speaker speaker\_0: If it makes you feel better, you're still welcome to call and opt out. But like I said, the auto enrollment just kicks in for new hires.

Speaker speaker\_1: Okay. Okay, good.

Speaker speaker\_0: Mm-hmm. Yes, ma'am.

Speaker speaker\_1: All right. So how do I know-

Speaker speaker\_0: So I'm gonna be sending, mm-hmm. So I'm gonna be sending that email right now, and then whenever they notify me if you're eligible or not, I'll give you a call to let you know what they informed me. And if for some reason you don't answer, I will be sending you an email, and also, I will be leaving you a voice message letting you know what they tell me. And if you call back and get any other agent, they should be able to look at my note and take it from there.

Speaker speaker\_1: Wonderful. Thank you, Stephanie, for the information. I appreciate it.

Speaker speaker\_0: You're welcome. I hope you have a great day.

Speaker speaker\_1: Thanks. You too. Bye-bye.