

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling . My name is Stephanie. How can I assist you? Hi, there. I was calling to, uh, potentially set up an insurance through Morale's. Okay. Yeah, I can help you with that. Um, what is the last four of your social? Uh, 7356. Okay, thank you. For security purposes, could you please verify your full address and your date of birth for me? Yeah. Uh, 3225 Walton Street in, uh, Lafayette, Indiana, 47909. Um, and then, it, it, the bir- date of birth is July 26th, 1997. Is your phone number 765-806-8052? Yes, ma'am. Then I have J-A-M-P-R-U 0510 at gmail.com. Is that up to date? Yep, yep. Okay. Um, did you know already by any chance which one it'd be enrolled into? No. See, I hadn't... I cannot remember for the life of me any of the plans, so I wanted to look at something. Okay, yeah. So if you want, I can go ahead and send you the benefit guide to your email file. Is that a good- Okay. ... email to send it to? Yes. And that benefit guide has all the plans and the prices to those plans. Okay. And if you want, I can go over them as well. Yeah, that's totally fine too. Okay, give me one second. Let me send that. All right. Um, while I send you that information, can I put you in a brief hold? Okay? Yeah, of course. Yeah. It's for doing fine. Are you sure? Because I don't know what I'm getting into. I just wanna know. It didn't clear as hell then. But, uh, I figured I'll sign up for this policy and see what it is. But, uh, yeah, it just costs money. You know, it's taking out of my paycheck. I mean, really, it's not even a big thing. Yeah. Yeah. They want the big picture. Yeah. Hmm. Okay. I went ahead and emailed you that benefit guide to your email file. Do you mind verifying that you received it? Yeah, one sec. I received it. Okay. So, if you want, I can go ahead and start going over the plans with you. Okay. Okay? All right, so they offer different, um, medical plans depending on h- how many you select, which ones they are. If you add dependents, has a lot to do with how much the weekly deductions are for those selected- Mm-hmm. ... benefits. Um, were you looking into enrolling by yourself or with a dependent? Uh, by myself. By yourself? Okay. So, it looks like they offer four different medical plans. The first one that I'm gonna go over is the only one that covers your preventative services as well as your hospital indemnity services. So, what I mean by preventative, this one is gonna cover like one physical visit a year, some vaccinations, some STD and cancer screening, as well- Okay. ... as some counseling. And it also covers your doctor visits if sick, hospital visits if injured, urgent care, emergency room, and surgery. So, out of the four plans that they offer, which are your medical plans, um, this is the only one that covers both your preventative and your hospital indemnity. The other three cover either just your preventative or just your hospital indemnity. So, this is the only one that covers... Both of those? ... both your preventative. Um, so this one's called the Stay... This one? Yes, sir. So this one's called the Stay Healthy ME/C Enhance. With the Stay Healthy ME/C Enhance, you are required to only use their preferred providers to receive coverage, however, so you- Okay. ... can only stay within the network.

And it does require copays in certain areas. So, for primary care visits, you would be limited to four visits annually per person or ten per family, and the copay in that area would be a \$10. For your specialty care visits, you would be limited to four visits annually per person or ten per family, and the copay would be a \$50. For urgent care visits, you would be limited to four visits annually per person or ten per family, and the copay would be a \$60.... with this plan, you get prescription benefits with Elevar as well as with Pharmaville. With your generic prescriptions however, you are required a co-pay. So for the pharmacy option, you have- you would have a 30-day supply and the co-pay required would be a five dollars. For the mountain lair option, you have a 90-day supply and for your generic drugs, you would be required a 15 dollar co-pay. Since you also have coverage through your hospital indemnity services, you also receive prescription benefits through Pharmaville, which you can pay up to 10, 20, 30 dollars depending on the generic medication, and for the non-generic, they do offer a discount. This plan includes something also called Ask Virtual Urgent Care, which offers medical assistance virtually with medical providers, and they cover a flat fee towards your hospital indemnity services. So for example, for hospital admission benefit, they would cover a flat fee of a thousand dollars per day for a max of one day. Okay. This plan also covers hospital emergency rooms, physician emergency dental work, hospital admission. If you were to select the MEC Enhanced for employee only, that would be 44 dollars and nine cents. So, your MEC Enhanced is the only one that covers preventative and hospital infinity. So that's the- Okay. ... first plan. The second plan- Oh. ... that I'm going to go over are called... Mm-hmm? I'm sorry to interrupt. Um, did you say that it, it covered, uh, emergency dental as well? Yes. So it- Okay. ... does apply for emergency dental work. They only cover 50 dollars. For the whole, um... So they do have a, um... I know what you're trying to say. They do offer- ... a dental plan. Okay. Okay. But that, but that's considered a additional plan, and those additional plans have their separate deductions. Okay. I gotcha. So for the en- for the MEC Enhanced, that's the only one that covers both your preventative and your hospital infinity. Then the other two that I'm going to go over are called the VIPs. There's two different ones. There's the S- VIP Standard and the VIP Classic. With these two, these are the ones that only cover your hospital indemnity services, meaning doctor visits if you were to get sick, hospital- Mm-hmm. ... visits if you were to get injured, urgent care, emergency room and surgeries. However, the VIPs don't cover your preventative services. They wouldn't- Okay. ... cover like one physical visit a year, some vaccinations, some STD and cancer screenings. So, it doesn't cover your preventative services but it only covers your hospital indemnity. Um, with the VIPs however, you're not required to just stay within the network. You could use preferred providers outside the network- Hmm. ... or in the network and still receive coverage compared to the MEC Enhanced that you have to stay within the network. With the two VIPs you don't have to do that, but they don't cover your preventative services. Um- Mm-hmm. ... with the VIPs you do get prescription benefits but only through Pharmacoville which you... Like I said earlier, you can pay up to 10, 20, 30 dollars for your generic prescriptions, and for the non-generic, they do offer a discount. These two plans also do include the virtual urgent care which offers medical assistance virtually with medical providers. Out of the two of them, the most basic one though is going to be the VIP Standard because it doesn't cover intensive care unit, rehabilitation benefit, nor any preventive surgery, while your VIP Classic- Oh, wow. ... would cover those two. Um, I'm sorry. Would cover those four areas. And at a dollar amount, the VIP Classic is going to cover a higher dollar amount towards those services. So for example, for

surgery and hospital, the VIP Standard only covers a flat fee of \$250 per day for a max of one day, while your VIP Classic would cover 500 dollars per day for a max of one day, and it covers intensive care, rehabilitation, and preventive surgery while your VIP Standard doesn't. So those are the two VIPs which are the ones that only cover your hospital indemnity but not your preventative services. Then there is- Hmm. ... the last plan, um, which would be the fourth one. This one's called the Stay Healthy MEC TeleRx. So with your Stay Healthy plan, that one also requires you to just stay within the network to receive coverage, um, but this is the one that's only for preventative services, meaning that- Gotcha. Yeah. ... it's only gonna cover like one physical visit, some vaccinations- Mm-hmm. ... some STD and cancer screenings, but it doesn't cover anything like doctor visits. So if you were to get sick and go to the doctor, it's not going to cover it because it's only a preventative plan, um- Yeah. ... so it's only preventative services. With this one, you also do receive however prescription benefits, but with Elevar and they offer a membership with FreeRx, which FreeRx gives you access to over 800 of the top 90% of generic drugs prescribed in the US, and in other words you can find like a cheaper price for those generic prescriptions w- with that membership, and that plan does include the virtual urgent care as well, but like I said earlier, that Stay Healthy plan is only for your preventative services. If you were to select the Stay Healthy MEC TeleRx for employee only, that would be 16 dollars and 88 cents weekly. If you were to select the VIP Standard for employee only, that would be 17 dollars and 91 cents for employee only, or if you were to select the VIP Classic, which is the one that pays a little bit more in that dollar amount when it comes to the flat fees as well as it includes the intensive care, rehabilitation, and preventive surgery, for the VIP Classic for employee that's 19 dollars and 83 cents weekly. So those are your four medical plans. The MEC Enhanced, which is the one that offers both your preventative and hospital infinity, your two VIPs, being the standard and the classic, that only cover your actual like doctor visits but not your preventative services- Mm-hmm. ... and then your MEC TeleRx which only covers like your preventative services. So those are the four medical plans that they offer. And I was going to tell you that they also offer your additional benefits, which would be like vision, dental, term life, 24-hour before accident behavior health. Okay. Yeah. And those have their separate deductions as well. So for dental, um, it looks like for employee, that's \$3.70. For a preventative visit, it would be covered at 100%. A basic visit, meaning like a cleansing of the teeth, that would be covered at 80%. Basic restorative, so they find a cavity and got to fill it, that's covered at 80%. X-rays are covered at 80%. And you have an annual maximum of \$500. With the dental plan, you would have to give a one-time deductible of \$50 if you were to choose the employee plan. And it looks like for d- dental employee, that's \$3.70. Then for vision, if you would be interested in that, for employee that's \$2.15. So if you were to add any of the additional benefits, they do have their separate deductions, um- Okay. ... that it j-... It really just depends how much the weekly deduction is from your paycheck. It just depends on what plans you were to select- All right. ... how many you were to select, and if you were to select dependents. 'Cause of course, if you add dependents, it's gonna be a little bit more. Um, and I was gonna tell you that for the medical plans, actually for all of the plans, um, Morales has a regulation on them that's called Section 125. So what Section 125 is, it allows you to pay these plans with pre-tax dollars. However, if you do want to like, let's say, cancel those plans once you enroll, or if you enroll like with employee only and later on want to add a dependent, you have to do it within your personal open enrollment period- Hmm. ... um, which are the first 30 days of receiving your first check,

or when the company is within company open enrollment. Those would be the only times you would be able to drop those plan or change the level of that plan. So for you- Okay. ... it would be dec-... I'm sorry. So for you, it would be January 31st. So let's say you were to enroll into any of these plans, and then later on you're like, "You know what? I don't want this," you would have to call us before January 31st, because if you call us like in February, that's already passing your company open enrollment. They're gonna tell you that unfortunately we won't be able to cancel it since it's under that IRS regulation that only allows you to make those changes within company open enrollment period or within your personal open enrollment. So, um, so it's important for you to know exactly what plans you would like to enroll into due to that IRS regulation- Gotcha. ... 'cause you can't just call and drop it whenever. You would have to do within company open enrollment. And for them it looks like it starts in December, which is right now, uh, starting in December 23rd. And the last day would be the 31st to either enroll or make any of those changes. Okay. I was actually looking into the... I'm, I'm thinking about doing the one with both preventative and, uh, hospital bills. Mm-hmm. Along with, um, dental ad- as an addition. Okay. Okay, so for the MEC Enhanced, that would be a weekly deduction of \$44.09. And for dental, that looks like for employee only, that's \$3.70. Um, for those ones- Wait, I thought it was a weekly deduction of \$20, \$19, whatever. Uh, for which one? The, the enhanced. So no. So for the enhanced- I was saying it was a total of \$40 for the month. No, these are weekly deductions. It looks like for the Stay Healthy MEC Enhanced, for employee that's \$44.09. Um, then for the MEC Tele-RF, which is only the preventative one, for employee that would be a weekly deduction of \$16.88. And then for the standard, VIP standard, which is the hospital indemnity one, um, \$17.91 is the standard. And for the VIP Classic, it would be \$19.83. Oh, the VIP Classic was the \$19.83? Mm-hmm. And then the MEC Enhanced is \$44.09 because since it offers both of those benefits that one's gonna be a little bit more. Yeah. Um, all right. Yeah. You said after the 31st? Yes, sir. To make any changes- To potentially change anything, right? Yeah, to either change anything, or if you were to enroll today to cancel that enrollment or to add dependents. Okay. Because, um, since they have all of their plans under Section 125, uh, since it allows you to pay with pre-taxed dollars, it has its little restrictions to them too. Yeah. Um, so if- Yeah. ... um, if I were to get the insurance, would it immediately come into effect or is, is there a waiting period? So you typically have to wait one or two weeks for your staffing agency to start making that deduction. Okay. Once you see the first deduction of whatever amount, um, come out of your paycheck, the following Monday of that first deduction is when you have active coverage. It typically takes one or two weeks. I wouldn't really be able to tell you if it's gonna be one or two, um, but I know it typically takes one or two weeks. Hmm. And then once they see the first deduction come out of their paycheck for whatever amount that they selected for their plans, the following Monday of that first deduction is when that coverage is active. And then by that first week of your activation week, depending on whatever you enrolled into is when you get your card, either that Thursday or Friday. Hm. Okay. Excuse me. All right. Well, I'm thinking I'm gonna go with the, the \$40 plan- Okay. ... for right now. But I may change my mind later. I'm still not sure. Okay, just keep in mind- But I'm, I'm not signed yet for that. Okay. Um, b- but just keep in mind that you have till the 31st- 31st. Yep. ... of this month to call and, and cancel it if you don't want to. Because if you pass that date, then you're kind of stuck with it until December. Yeah, I got you. Um, did you still want to do dental or did you just want to do the MEC Enhanced? Uh, dental with it, how much would it be? So that would be \$47.79

weekly. Okay. For dental and then that, um, medical plan. Weekly? Um, actually, I'm gonna take a little bit to think about it and look at my budgeting. Okay. Yeah, that's fine. Just probably take a sec. Yeah, no, you're fine. Either way, you have till the 31st if you do this by. Yeah. Um, but 'cause of that IDOL RAST regulation, not all the state agencies do have that, but some of them- Yeah. ... which Morales is one of them, they have it for all of their benefits. Um... But you have till the 31st to think about it. And then we're open from 8:00 AM up until 8:00 PM Eastern Time. Okay. Okay? I appreciate all the information you give me. You're welcome. I hope you have a great day. You too.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling . My name is Stephanie. How can I assist you?

Speaker speaker_2: Hi, there. I was calling to, uh, potentially set up an insurance through Morale's.

Speaker speaker_1: Okay. Yeah, I can help you with that. Um, what is the last four of your social?

Speaker speaker_2: Uh, 7356.

Speaker speaker_1: Okay, thank you. For security purposes, could you please verify your full address and your date of birth for me?

Speaker speaker_2: Yeah. Uh, 3225 Walton Street in, uh, Lafayette, Indiana, 47909. Um, and then, it, it, the bir- date of birth is July 26th, 1997.

Speaker speaker_1: Is your phone number 765-806-8052?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: Then I have J-A-M-P-R-U 0510 at gmail.com. Is that up to date?

Speaker speaker_2: Yep, yep.

Speaker speaker_1: Okay. Um, did you know already by any chance which one it'd be enrolled into?

Speaker speaker_2: No. See, I hadn't... I cannot remember for the life of me any of the plans, so I wanted to look at something.

Speaker speaker_1: Okay, yeah. So if you want, I can go ahead and send you the benefit guide to your email file. Is that a good-

Speaker speaker_2: Okay.

Speaker speaker_1: ... email to send it to?

Speaker speaker_2: Yes.

Speaker speaker_1: And that benefit guide has all the plans and the prices to those plans.

Speaker speaker_2: Okay.

Speaker speaker_1: And if you want, I can go over them as well.

Speaker speaker_2: Yeah, that's totally fine too.

Speaker speaker_1: Okay, give me one second. Let me send that. All right. Um, while I send you that information, can I put you in a brief hold? Okay?

Speaker speaker_2: Yeah, of course.

Speaker speaker_1: Yeah.

Speaker speaker_2: It's for doing fine. Are you sure? Because I don't know what I'm getting into. I just wanna know. It didn't clear as hell then. But, uh, I figured I'll sign up for this policy and see what it is. But, uh, yeah, it just costs money. You know, it's taking out of my paycheck. I mean, really, it's not even a big thing. Yeah. Yeah. They want the big picture. Yeah. Hmm.

Speaker speaker_1: Okay. I went ahead and emailed you that benefit guide to your email file. Do you mind verifying that you received it?

Speaker speaker_2: Yeah, one sec. I received it.

Speaker speaker_1: Okay. So, if you want, I can go ahead and start going over the plans with you.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay? All right, so they offer different, um, medical plans depending on h- how many you select, which ones they are. If you add dependents, has a lot to do with how much the weekly deductions are for those selected-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... benefits. Um, were you looking into enrolling by yourself or with a dependent?

Speaker speaker_2: Uh, by myself.

Speaker speaker_1: By yourself? Okay. So, it looks like they offer four different medical plans. The first one that I'm gonna go over is the only one that covers your preventative services as well as your hospital indemnity services. So, what I mean by preventative, this one is gonna cover like one physical visit a year, some vaccinations, some STD and cancer screening, as well-

Speaker speaker_2: Okay.

Speaker speaker_1: ... as some counseling. And it also covers your doctor visits if sick, hospital visits if injured, urgent care, emergency room, and surgery. So, out of the four plans that they offer, which are your medical plans, um, this is the only one that covers both your

preventative and your hospital indemnity. The other three cover either just your preventative or just your hospital indemnity. So, this is the only one that covers...

Speaker speaker_2: Both of those?

Speaker speaker_1: ... both your preventative. Um, so this one's called the Stay...

Speaker speaker_2: This one?

Speaker speaker_1: Yes, sir. So this one's called the Stay Healthy ME/C Enhance. With the Stay Healthy ME/C Enhance, you are required to only use their preferred providers to receive coverage, however, so you-

Speaker speaker_2: Okay.

Speaker speaker_1: ... can only stay within the network. And it does require copays in certain areas. So, for primary care visits, you would be limited to four visits annually per person or ten per family, and the copay in that area would be a \$10. For your specialty care visits, you would be limited to four visits annually per person or ten per family, and the copay would be a \$50. For urgent care visits, you would be limited to four visits annually per person or ten per family, and the copay would be a \$60.... with this plan, you get prescription benefits with Elevar as well as with Pharmaville. With your generic prescriptions however, you are required a co-pay. So for the pharmacy option, you have- you would have a 30-day supply and the co-pay required would be a five dollars. For the mountain lair option, you have a 90-day supply and for your generic drugs, you would be required a 15 dollar co-pay. Since you also have coverage through your hospital indemnity services, you also receive prescription benefits through Pharmaville, which you can pay up to 10, 20, 30 dollars depending on the generic medication, and for the non-generic, they do offer a discount. This plan includes something also called Ask Virtual Urgent Care, which offers medical assistance virtually with medical providers, and they cover a flat fee towards your hospital indemnity services. So for example, for hospital admission benefit, they would cover a flat fee of a thousand dollars per day for a max of one day.

Speaker speaker_3: Okay.

Speaker speaker_1: This plan also covers hospital emergency rooms, physician emergency dental work, hospital admission. If you were to select the MEC Enhanced for employee only, that would be 44 dollars and nine cents. So, your MEC Enhanced is the only one that covers preventative and hospital infinity. So that's the-

Speaker speaker_3: Okay.

Speaker speaker_1: ... first plan. The second plan-

Speaker speaker_3: Oh.

Speaker speaker_1: ... that I'm going to go over are called... Mm-hmm?

Speaker speaker_3: I'm sorry to interrupt. Um, did you say that it, it covered, uh, emergency dental as well?

Speaker speaker_1: Yes. So it-

Speaker speaker_3: Okay.

Speaker speaker_1: ... does apply for emergency dental work. They only cover 50 dollars.

Speaker speaker_3: For the whole, um...

Speaker speaker_1: So they do have a, um... I know what you're trying to say. They do offer- ... a dental plan.

Speaker speaker_3: Okay. Okay.

Speaker speaker_1: But that, but that's considered a additional plan, and those additional plans have their separate deductions.

Speaker speaker_3: Okay. I gotcha.

Speaker speaker_1: So for the en- for the MEC Enhanced, that's the only one that covers both your preventative and your hospital infinity. Then the other two that I'm going to go over are called the VIPs. There's two different ones. There's the S- VIP Standard and the VIP Classic. With these two, these are the ones that only cover your hospital indemnity services, meaning doctor visits if you were to get sick, hospital-

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: ... visits if you were to get injured, urgent care, emergency room and surgeries. However, the VIPs don't cover your preventative services. They wouldn't-

Speaker speaker_3: Okay.

Speaker speaker_1: ... cover like one physical visit a year, some vaccinations, some STD and cancer screenings. So, it doesn't cover your preventative services but it only covers your hospital indemnity. Um, with the VIPs however, you're not required to just stay within the network. You could use preferred providers outside the network-

Speaker speaker_3: Hmm.

Speaker speaker_1: ... or in the network and still receive coverage compared to the MEC Enhanced that you have to stay within the network. With the two VIPs you don't have to do that, but they don't cover your preventative services. Um-

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: ... with the VIPs you do get prescription benefits but only through Pharmacoville which you... Like I said earlier, you can pay up to 10, 20, 30 dollars for your generic prescriptions, and for the non-generic, they do offer a discount. These two plans also do include the virtual urgent care which offers medical assistance virtually with medical providers. Out of the two of them, the most basic one though is going to be the VIP Standard because it doesn't cover intensive care unit, rehabilitation benefit, nor any preventive surgery, while your VIP Classic-

Speaker speaker_3: Oh, wow.

Speaker speaker_1: ... would cover those two. Um, I'm sorry. Would cover those four areas. And at a dollar amount, the VIP Classic is going to cover a higher dollar amount towards those services. So for example, for surgery and hospital, the VIP Standard only covers a flat fee of \$250 per day for a max of one day, while your VIP Classic would cover 500 dollars per day for a max of one day, and it covers intensive care, rehabilitation, and preventive surgery while your VIP Standard doesn't. So those are the two VIPs which are the ones that only cover your hospital indemnity but not your preventative services. Then there is-

Speaker speaker_3: Hmm.

Speaker speaker_1: ... the last plan, um, which would be the fourth one. This one's called the Stay Healthy MEC TeleRx. So with your Stay Healthy plan, that one also requires you to just stay within the network to receive coverage, um, but this is the one that's only for preventative services, meaning that-

Speaker speaker_3: Gotcha. Yeah.

Speaker speaker_1: ... it's only gonna cover like one physical visit, some vaccinations-

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: ... some STD and cancer screenings, but it doesn't cover anything like doctor visits. So if you were to get sick and go to the doctor, it's not going to cover it because it's only a preventative plan, um-

Speaker speaker_3: Yeah.

Speaker speaker_1: ... so it's only preventative services. With this one, you also do receive however prescription benefits, but with Elevar and they offer a membership with FreeRx, which FreeRx gives you access to over 800 of the top 90% of generic drugs prescribed in the US, and in other words you can find like a cheaper price for those generic prescriptions w-with that membership, and that plan does include the virtual urgent care as well, but like I said earlier, that Stay Healthy plan is only for your preventative services. If you were to select the Stay Healthy MEC TeleRx for employee only, that would be 16 dollars and 88 cents weekly. If you were to select the VIP Standard for employee only, that would be 17 dollars and 91 cents for employee only, or if you were to select the VIP Classic, which is the one that pays a little bit more in that dollar amount when it comes to the flat fees as well as it includes the intensive care, rehabilitation, and preventive surgery, for the VIP Classic for employee that's 19 dollars and 83 cents weekly. So those are your four medical plans. The MEC Enhanced, which is the one that offers both your preventative and hospital infinity, your two VIPs, being the standard and the classic, that only cover your actual like doctor visits but not your preventative services-

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: ... and then your MEC TeleRx which only covers like your preventative services. So those are the four medical plans that they offer. And I was going to tell you that they also offer your additional benefits, which would be like vision, dental, term life, 24-hour

before accident behavior health.

Speaker speaker_2: Okay. Yeah.

Speaker speaker_1: And those have their separate deductions as well. So for dental, um, it looks like for employee, that's \$3.70. For a preventative visit, it would be covered at 100%. A basic visit, meaning like a cleansing of the teeth, that would be covered at 80%. Basic restorative, so they find a cavity and got to fill it, that's covered at 80%. X-rays are covered at 80%. And you have an annual maximum of \$500. With the dental plan, you would have to give a one-time deductible of \$50 if you were to choose the employee plan. And it looks like for dental employee, that's \$3.70. Then for vision, if you would be interested in that, for employee that's \$2.15. So if you were to add any of the additional benefits, they do have their separate deductions, um-

Speaker speaker_2: Okay.

Speaker speaker_1: ... that it j-... It really just depends how much the weekly deduction is from your paycheck. It just depends on what plans you were to select-

Speaker speaker_2: All right.

Speaker speaker_1: ... how many you were to select, and if you were to select dependents. 'Cause of course, if you add dependents, it's gonna be a little bit more. Um, and I was gonna tell you that for the medical plans, actually for all of the plans, um, Morales has a regulation on them that's called Section 125. So what Section 125 is, it allows you to pay these plans with pre-tax dollars. However, if you do want to like, let's say, cancel those plans once you enroll, or if you enroll like with employee only and later on want to add a dependent, you have to do it within your personal open enrollment period-

Speaker speaker_2: Hmm.

Speaker speaker_1: ... um, which are the first 30 days of receiving your first check, or when the company is within company open enrollment. Those would be the only times you would be able to drop those plan or change the level of that plan. So for you-

Speaker speaker_2: Okay.

Speaker speaker_1: ... it would be dec-... I'm sorry. So for you, it would be January 31st. So let's say you were to enroll into any of these plans, and then later on you're like, "You know what? I don't want this," you would have to call us before January 31st, because if you call us like in February, that's already passing your company open enrollment. They're gonna tell you that unfortunately we won't be able to cancel it since it's under that IRS regulation that only allows you to make those changes within company open enrollment period or within your personal open enrollment. So, um, so it's important for you to know exactly what plans you would like to enroll into due to that IRS regulation-

Speaker speaker_2: Gotcha.

Speaker speaker_1: ... 'cause you can't just call and drop it whenever. You would have to do within company open enrollment. And for them it looks like it starts in December, which is right

now, uh, starting in December 23rd. And the last day would be the 31st to either enroll or make any of those changes.

Speaker speaker_2: Okay. I was actually looking into the... I'm, I'm thinking about doing the one with both preventative and, uh, hospital bills.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Along with, um, dental ad- as an addition.

Speaker speaker_1: Okay. Okay, so for the MEC Enhanced, that would be a weekly deduction of \$44.09. And for dental, that looks like for employee only, that's \$3.70. Um, for those ones-

Speaker speaker_2: Wait, I thought it was a weekly deduction of \$20, \$19, whatever.

Speaker speaker_1: Uh, for which one?

Speaker speaker_2: The, the enhanced.

Speaker speaker_1: So no. So for the enhanced-

Speaker speaker_2: I was saying it was a total of \$40 for the month.

Speaker speaker_1: No, these are weekly deductions. It looks like for the Stay Healthy MEC Enhanced, for employee that's \$44.09. Um, then for the MEC Tele-RF, which is only the preventative one, for employee that would be a weekly deduction of \$16.88. And then for the standard, VIP standard, which is the hospital indemnity one, um, \$17.91 is the standard. And for the VIP Classic, it would be \$19.83.

Speaker speaker_2: Oh, the VIP Classic was the \$19.83?

Speaker speaker_1: Mm-hmm. And then the MEC Enhanced is \$44.09 because since it offers both of those benefits that one's gonna be a little bit more.

Speaker speaker_2: Yeah. Um, all right.

Speaker speaker_1: Yeah.

Speaker speaker_2: You said after the 31st?

Speaker speaker_1: Yes, sir. To make any changes-

Speaker speaker_2: To potentially change anything, right?

Speaker speaker_1: Yeah, to either change anything, or if you were to enroll today to cancel that enrollment or to add dependents.

Speaker speaker_2: Okay.

Speaker speaker_1: Because, um, since they have all of their plans under Section 125, uh, since it allows you to pay with pre-taxed dollars, it has its little restrictions to them too.

Speaker speaker_2: Yeah. Um, so if-

Speaker speaker_1: Yeah.

Speaker speaker_2: ... um, if I were to get the insurance, would it immediately come into effect or is, is there a waiting period?

Speaker speaker_1: So you typically have to wait one or two weeks for your staffing agency to start making that deduction.

Speaker speaker_2: Okay.

Speaker speaker_1: Once you see the first deduction of whatever amount, um, come out of your paycheck, the following Monday of that first deduction is when you have active coverage. It typically takes one or two weeks. I wouldn't really be able to tell you if it's gonna be one or two, um, but I know it typically takes one or two weeks.

Speaker speaker_2: Hmm.

Speaker speaker_1: And then once they see the first deduction come out of their paycheck for whatever amount that they selected for their plans, the following Monday of that first deduction is when that coverage is active. And then by that first week of your activation week, depending on whatever you enrolled into is when you get your card, either that Thursday or Friday.

Speaker speaker_2: Hm. Okay. Excuse me. All right. Well, I'm thinking I'm gonna go with the, the \$40 plan-

Speaker speaker_1: Okay.

Speaker speaker_2: ... for right now. But I may change my mind later. I'm still not sure.

Speaker speaker_1: Okay, just keep in mind-

Speaker speaker_2: But I'm, I'm not signed yet for that.

Speaker speaker_1: Okay. Um, b- but just keep in mind that you have till the 31st-

Speaker speaker_2: 31st. Yep.

Speaker speaker_1: ... of this month to call and, and cancel it if you don't want to. Because if you pass that date, then you're kind of stuck with it until December.

Speaker speaker_2: Yeah, I got you.

Speaker speaker_1: Um, did you still want to do dental or did you just want to do the MEC Enhanced?

Speaker speaker_2: Uh, dental with it, how much would it be?

Speaker speaker_1: So that would be \$47.79 weekly.

Speaker speaker_2: Okay.

Speaker speaker_1: For dental and then that, um, medical plan.

Speaker speaker_2: Weekly? Um, actually, I'm gonna take a little bit to think about it and look at my budgeting.

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

Speaker speaker_2: Just probably take a sec.

Speaker speaker_1: Yeah, no, you're fine. Either way, you have till the 31st if you do this by.

Speaker speaker_2: Yeah.

Speaker speaker_1: Um, but 'cause of that IDOL RAST regulation, not all the state agencies do have that, but some of them-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... which Morales is one of them, they have it for all of their benefits. Um... But you have till the 31st to think about it. And then we're open from 8:00 AM up until 8:00 PM Eastern Time.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay?

Speaker speaker_2: I appreciate all the information you give me.

Speaker speaker_1: You're welcome. I hope you have a great day.

Speaker speaker_2: You too.