

## Transcript: Estefania

**Acevedo-6473280453787648-5215616738443264**

### Full Transcript

Hello. Your call may be monitored or recorded for quality assurance purposes. Hey, I'm calling you back. Um, I think the call dropped. I'm not sure if you hung up on an accident. Yeah, yeah, yeah. Um, something must have happened. Uh, so, uh, um, yeah. So I, I talked to the, I was talking to the lady, um, about getting a possible one-day extension. Um, and she said, uh, that it might be possible but she would call me back in 30 minutes, uh, to see about that. The only reason is, um, I need to... I just need, like, one more day to talk to, like, uh, the, you know, marketplace insurance and other, like, um, so just other, you know, companies, um, to, uh, to see if I can get, you know, kind of what I need. Um, and, uh, the... So my, uh, particular, uh, plan, um, or enrollment, uh, period, goes until May 4th. May 4th is on a Sunday. So she was, she, you know, was explaining that, um, she was gonna see if, uh, I could get a one-day extension, and she was gonna call me back in 30 minutes. So I'm, I'm just calling, uh, you guys back- Oh, okay. ... with, you know, an update. Okay. What staffing agency do you work for, and then what are the last four of your Social? Because if she left an update, it's gonna be on your file and I can definitely let you know. Okay. It's, um- Go ahead. Yeah, so it's, uh, it's Adept HR, and the last, uh, four of the Social are 16-10. Okay. And then for security purposes, can you verify your address and date of birth? Yeah. The address is 1105 West 86th Street, uh, KCMO, Kansas City, Missouri. And then the, uh, you said the, uh... What was the other part you wanted me to do? Um, the date of birth. Date of birth is, uh, 10/19/1996. I have 816-977-4850 as your phone number. Yeah. Okay, so it looks like she tried to call you before she left the other day, but your phone wasn't accepting incoming calls. Um, but she left a note saying that the main office did reach back out, and unfortunately, um, without a reason, unfortunately, can't accept no... make no exceptions. Um, so it looks like they didn't allow her to enroll you into the benefit. Oh, no, no, no. It's not... It's not enrolled. It's, uh, it's just the extension, so they, they said no on the extension. Excuse me. She says no on the extension. Okay. Uh, quick question. Um, can I... Uh, let me see here. Can I... So if I, uh, apply for, uh, the benefits, will they be canceled? Ooh, yeah. Um, let me see. Yes. At any time, you're welcome to cancel the plan, but to enroll, you do have to do it today. Today would be your last day. It looks like they didn't accept to extend it for some reason. So if you did want to enroll, you can definitely do it today. But anything after today, um, we are gonna tell you that you have to wait for the next company open enrollment, which for AGAP- Okay. ... it's done in December. Ugh, so you would have to wait, like, a year. Okay. Um, because their o- open enrollment's between December 23rd up until February 28th. So, like, if you do enroll, you can definitely cancel at any time. Um, but to enroll, you do have to be within company open enrollment or within your personal open enrollment period, which today's the last day for that. Okay. Well, uh, could I just go ahead and, um... And yeah, I'd like to enroll. Um, and, uh, I was gonna do medical, uh, dental and vision. Okay. And then which one of the medicals? Because

there's three. Actually, there's four. Did you know which one? Yeah. So I think there's the, there's the minimum coverage, and then there's the one above that, right? Yeah, there's the standard is the one that doesn't cover intensive care, rehabilitation, nor preventive surgery. The classic is the middleman. It covers everything that the plus does. However, out of the three, the plus covers a little bit more out of pocket. So a good example is for surgery and hospital. The standard covers only \$250 per day for a max of a day, so that's how much they would cover. The classic covers \$500 per day for a max of a day, and then the plus covers 1,000. Okay. So the plus covers the most out of the three, and then the classic is like the middleman, and standard's, standard's one. Okay. Gotcha, gotcha. Um, and can I, can I, uh, can I get out of any? Like, so like let's say in a month if, you know, I, I, I get back. Could, could I, like... Is there a possibility to where I could not, like, in a month, cancel the, the standard but still do vision and dental? Would that be possible? Yeah. So you can cancel whatever plan you want and leave whatever. So at any time, you can drop standard and keep dental and vision. That doesn't mean you have to cancel them at the same time. You can keep or you could cancel the dental and the vision, keep the standard. You could do whatever you want. The, but the only time, like, to change, to swap plans, let's say, to go from the VIP standard to the plus, you do have to be within your personal open enrollment, which is today or in the month of, um, December- Okay. ... to do that. To add anything new or swap anything out, you have to be within company open enrollment or within personal open enrollment. But to take anything off, you could take anything off whenever you want. But to put anything back in or swap anything out, you do have to be within enrollment. So at any time you can cancel, because some staffing agencies have regulations where you can't cancel, but this one doesn't. So they allow you to cancel at whatever time. Okay. Um, yeah, so I think I'll do the, the standard. I'll do vision and then I'll do, um, dental. Okay, so... Standard, vision and dental. Gotcha. So that looks like a weekly deduction of \$23.45 weekly. Um, did you want any information regarding those three plans? Um, well, yeah, but, uh, before that I just want to make sure 'cause I, I looked at the, the, all the plan, pamphlets, um, but could you, uh... Well, I mean I could, I could probably pull it up on my phone but... Well, could you just, like, just list off the other, um, off, coverages, just to make sure I'm, I've got everything? Yeah. 'Cause I'm just- So I was gonna tell you that for your VIP standard plan, the three VIPs only cover your actual doctor visits with sick, hospital visits with injured, urgent care, emergency room and surgery. So that, it's a hospital indemnity plan for the VIPs. However, they do not cover your preventative visits. Which, preventative would be like a physical, vaccines, STD and cancer screenings, that's preventative. So the VIPs only cover your actual doctor visits but they do not cover your preventative services, which would be like your annual check-ups to see if you're up to health. Um, so, it looks like they don't offer a fourth plan that covers both of those areas, being your preventative and hospital indemnity. So if you did wanna have preventative service covered, it is important that you know that you would have to add the Stay Healthy. You just gotta keep in mind that that's two weekly deductions from your paycheck, two different ones. Um, so the Stay Healthy and the Teladorez is the one that would cover a physical, some vaccines, some STD and cancer screenings. But that one doesn't cover anything that the VIPs cover, which are your actual doctor visits with sick, hospital visits with injured, urgent care, emergency room and surgeries. The Stay Healthy does however have prescription benefits through Aleve Star and it offers a membership with FreeRx which gives you access to the top 90% of generic drugs prescribed in the US. It also includes virtual

urgent care. But like I said, the Stay Healthy plan is only a preventative plan and it does require you to only use the list of their doctors and clinics to be covered. So you do have to stay within a network with the Stay Healthy. Then with your three VIPs, these three like I told you earlier are the ones that actually cover a flat fee towards your doctor visits. These three don't require you to stay within a network so with your VIP standard you can go wherever you want as long as a provider accepts it. It really just depends on your provider. Um, you do receive prescription benefits as well through Pharmaville and it also does include the virtual urgent care which, like I said earlier, it offers medical assistance virtually via telephone or video call with a medical provider. Out of the three, the standard one is the most basic 'cause it doesn't cover your intensive care, rehabilitation nor your preventive surgeries. So those are your, your medicals. Then they also offer additional benefits which would be your dental plan, your vision plan, term life, short-term disability, critical illness with cancer benefit and 24 hour group accident. So for the dental plan, a preventative visit is covered at 100%. Something basic like a cleaning of the teeth is covered at 80%. Basic restorative, so they got to fill in a cavity, that would be covered at 80%. X-rays are covered at 80% and your annual maximum is \$500 with your dental plan. With dental you would have to pay a one-time deductible of \$50 for your individual plan. Then vision has co-pays. The co-pay for an eye exam would be \$10, co-pay for lenses and frames would be \$25 and your frame allowance is \$130. They also offer short-term disability. The elimination period for short-term disability is seven days. Your benefit period is 90 days and your benefit amount is \$650 per month. For employee only that's \$3.95. They also offer critical illness with cancer benefit. The benefit amount for that plan is \$5,000. From those \$5,000 if you suffered a heart attack, 100% would be covered. From those \$5,000 if you suffered a coronary artery bypass surgery, 25% would be covered. From your \$5,000 if you suffered a coronary arthroplasty, \$500 would be covered. From those \$5,000 if you suffered a permanent damage due to stroke, 100% would be covered. From those \$5,000 if you suffered a major organ failure, 100% would be covered. From those \$5,000 if you had a coma due to a covered accident, 100% is covered. From those \$5,000 if you have a major burns, 100% covered. From those \$5,000 HIV, hepatitis B, C or D, 100% is covered. From those \$5,000 skin cancer, \$250 is covered. Per employee only that's a weekly deduction of \$2.51. They also offer term life, accidental death and dismemberment. Employees up to the age of 64 receive \$20,000, spouse, \$2,500, children six months up to the age of 26, \$2,500, and children 14 days up to 6 months, \$500. For the employee plan that would be \$2.11 weekly from your paycheck as well as they offer behavioral health which is only virtual, ID Social Plus which is identity protection. Um, behavioral health would be \$1.50 weekly, identity protection would be \$1.98 weekly and then the last plan would be 24 hour group accident. For that one, hospital emergency room, they'll cover a flat fee of \$250, physician office they'll cover a flat fee of \$50, emergency dental work they'll cover a flat fee of \$50. Hospital admission, they'll cover a flat fee of \$250. Hospital daily confinement, they'll cover a flat fee of \$100. Intensive care unit, they'll cover \$200. Accidental death and dismemberment, employee up to \$15,000, spouse up to \$15,000, children up to \$7,500. Ambulance, ground, or air, they'll cover a flat fee of \$250, and medical imaging, they'll cover \$100. The employee plan would be two dollars and one cent for that. Okay. And that's really all they offer. Okay. Uh... For now... Uh, man, so you can't go to the doctor on the VIP Standard? With the VIP Standard, you can go to the doctor. If you were to get sick or emergency room, urgent care, even, um, some surgeries. However, with the VIPs, you got to

keep in mind, you can't go, like, for a physical. You can't go for anything that's to check to see if you're up to health. Preventative services would be like a physical, a mammogram, pap smear, uh, vaccines, anything that prevents a disease. That's how I would look at it. So, not when you're sick already. Before a problem actually starts. So, like, it's not gonna cover an annual checkup. They're gonna tell you that you don't have coverage 'cause that's only for, like, if you're actually sick and stuff, like if you'd have to go to the emergency room, urgent care, doctor visits are sick. Um, the onl-... If you did want to have coverage when it comes to your preventative, you do also have to get the MEC, 'cause that MEC plan is only for your preventative visits, but it doesn't cover any of your doctor visits. So, that's why you're allowed to get the MEC and one of the VIPs, because, um, the MEC is only for your preventative services. It's only gonna cover things such as, like, a physical, some vaccines, some STD and cancer screenings. But it doesn't cover anything that the VIP covers, which would be, like, your urgent care, emergency room, hospital, doctor visits if sick. So, if you did want to receive coverage to preventative and your actual doctor visits, you have to get the MEC and then, of course, your VIP Standard. But that would be, like, a separate deduction. For that one, it's \$16.18 weekly. So, right now, you're looking at a weekly deduction of \$23.45. If you add the MEC with your VIP dental and vision, that would be \$39.63 weekly. But if you take that off, it's only \$23.45 weekly. All righty. Um, so I'll do the VIP Standard. I'll do the... Yes, I'm not doing the StayHealthy. I'll do the VIP. I'll do the, uh... For now, I'll do the VIP. I'll do, uh, medical. I'm sorry. I'll do dental, vision, and then the VIP. Okay. Okay, so that's a weekly deduction of \$23.45. Do you allow your staffing agency to make that weekly deduction? Um, yeah, and, uh, and y- you said that, like, next week I could, uh, kinda get out of either one of these, uh, plans? Correct. Um, the only thing I do want to let you know that it does take seven to ten business days for any cancellations to process. So, usually a- if somebody calls to cancel, we do have to give them the disclaimer, since it does take so long for them to process, which is seven to ten days. Sometimes there is a possibility that they may see one or two deductions from their paycheck after that cancellation. Okay, gotcha, gotcha. Now, how long does it take to process, um, the start of the benefits? It takes one or two weeks once you enroll. It really depends on your staffing agency how long it takes them. Um, it could be one week, or it could be two. S-s-some cases, I have seen a little longer, but typically it's one or two weeks. But since we don't have access to their pay stubs, I wouldn't be able to tell you, so it really depends on ADAP HR of when they do the first deductions from your paycheck. 'Cause once y- That's where I was gonna about to tell you is to please allow one or two weeks for your staffing agency to make the first deduction of the \$23.45 from your paycheck. Once they do that first deduction from your paycheck, the following Monday is when your coverage becomes effective. And by that first week of active coverage, you should be getting your dental cards and your vision cards. And normally for the VIP cards, they don't email those out to the members, so if you do want a physical one once you become active, you can just give us a call at this number and we can put in a request for it. All righty. Sounds good. All right. And then, um, did you have any other questions for me? Uh, well, d- most people, most people get the, they StayHealthy and the other one? Most people do both? Uh, some people do. Not everybody, because sometimes some people don't go for their annual checkups and stuff like that, so they don't see the need of to get the StayHealthy plan, but some people do. So, it really is, uh... It's, it really just depends on you. If you tend to go for your annuals and stuff like that, then some people do get that, but some people, like I said, it really, I have seen

some people get it and some people not get it. It just depends on how often you go to the doctor. And some people don't even get the VIP sometimes 'cause they really never get sick, and they just wanna go for their physical and stuff like that, so they just go get the MEC. So, it really just depends on you, really, on how often you go to the doctor, how often you go for your checkups and stuff like that, so it just depends. Some people get it, some people don't. Some people get that instead of the VIPs or some people get the VIPs instead of the MEC or some people get both. So, it's hard to say. It really just depends on your preference and how much you go to the doctor. All righty. Sounds good. Appreciate it. All right. Well, I hope you have a great day. And, uh, just to, just to make sure, uh, we're doing vision, dental, and then the v- uh, the- Mm-hmm. ... Standard? Yes. Correct. We are. And that's a weekly deduction of \$23.45. Hold on. Let me, uh, back up my sheet here. 23.45 weekly. Okay. Three... And then I would just write somewhere that if you do want a physical medical card for your VIP standard plan, once you become a- active, to remember to give us a call 'cause you're gonna get dental and vision first. Normally the VIP standard, they don't send it out if we don't request it, but you would have to be active for us to request it. So you just got to remember to call us once you become active if you do want a physical. And if you have, like, a doctor's appointment coming up and you still don't have it, you can just call us and we can email them to you electronically while you wait on the physical one. Okay. W- wait, hold on. I thought I... So I guess I'm confused. I thought... 'Cause I've heard you say doctor visits and then- Yes. Okay, so I guess I'm confused. Is there a difference between a physical and a doctor visit? Well, they're both doctor visits, but doctor... What, what I mean by doctor visits is like doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgeries. So that's what your VIP standard plan covers. They don't cover preventative visits, which are considered like a physical, your yearly check-ups, STD/cancer screenings. So, like, if you have, um... What I was technically trying to tell you is that you're gonna get your dental card and vision card first, and that for the VIP standard plan, which is the one that covers your doctor visits if sick, that card, they normally don't mail it out to you. So they don't send that one out if we don't request it. So if you have a doctor's appointment coming up and you still don't have your, um, any of your cards in general, you can just contact us and we can email them to you. All righty. That's good. All right. Well, I hope you have a great day. All right. You too.

## Conversation Format

Speaker speaker\_0: Hello.

Speaker speaker\_1: Your call may be monitored or recorded for quality assurance purposes. Hey, I'm calling you back. Um, I think the call dropped. I'm not sure if you hung up on an accident.

Speaker speaker\_0: Yeah, yeah, yeah. Um, something must have happened. Uh, so, uh, um, yeah. So I, I talked to the, I was talking to the lady, um, about getting a possible one-day extension. Um, and she said, uh, that it might be possible but she would call me back in 30 minutes, uh, to see about that. The only reason is, um, I need to... I just need, like, one more day to talk to, like, uh, the, you know, marketplace insurance and other, like, um, so just other, you know, companies, um, to, uh, to see if I can get, you know, kind of what I need. Um, and,

uh, the... So my, uh, particular, uh, plan, um, or enrollment, uh, period, goes until May 4th. May 4th is on a Sunday. So she was, she, you know, was explaining that, um, she was gonna see if, uh, I could get a one-day extension, and she was gonna call me back in 30 minutes. So I'm, I'm just calling, uh, you guys back-

Speaker speaker\_1: Oh, okay.

Speaker speaker\_0: ... with, you know, an update.

Speaker speaker\_1: Okay. What staffing agency do you work for, and then what are the last four of your Social? Because if she left an update, it's gonna be on your file and I can definitely let you know.

Speaker speaker\_0: Okay. It's, um-

Speaker speaker\_1: Go ahead.

Speaker speaker\_0: Yeah, so it's, uh, it's Adept HR, and the last, uh, four of the Social are 16-10.

Speaker speaker\_1: Okay. And then for security purposes, can you verify your address and date of birth?

Speaker speaker\_0: Yeah. The address is 1105 West 86th Street, uh, KCMO, Kansas City, Missouri. And then the, uh, you said the, uh... What was the other part you wanted me to do?

Speaker speaker\_1: Um, the date of birth.

Speaker speaker\_0: Date of birth is, uh, 10/19/1996.

Speaker speaker\_1: I have 816-977-4850 as your phone number.

Speaker speaker\_0: Yeah.

Speaker speaker\_1: Okay, so it looks like she tried to call you before she left the other day, but your phone wasn't accepting incoming calls. Um, but she left a note saying that the main office did reach back out, and unfortunately, um, without a reason, unfortunately, can't accept no... make no exceptions. Um, so it looks like they didn't allow her to enroll you into the benefit.

Speaker speaker\_0: Oh, no, no, no. It's not... It's not enrolled. It's, uh, it's just the extension, so they, they said no on the extension. Excuse me.

Speaker speaker\_1: She says no on the extension.

Speaker speaker\_0: Okay. Uh, quick question. Um, can I... Uh, let me see here. Can I... So if I, uh, apply for, uh, the benefits, will they be canceled?

Speaker speaker\_1: Ooh, yeah. Um, let me see. Yes. At any time, you're welcome to cancel the plan, but to enroll, you do have to do it today. Today would be your last day. It looks like they didn't accept to extend it for some reason. So if you did want to enroll, you can definitely do it today. But anything after today, um, we are gonna tell you that you have to wait for the

next company open enrollment, which for AGAP-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... it's done in December. Ugh, so you would have to wait, like, a year.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Um, because their o- open enrollment's between December 23rd up until February 28th. So, like, if you do enroll, you can definitely cancel at any time. Um, but to enroll, you do have to be within company open enrollment or within your personal open enrollment period, which today's the last day for that.

Speaker speaker\_0: Okay. Well, uh, could I just go ahead and, um... And yeah, I'd like to enroll. Um, and, uh, I was gonna do medical, uh, dental and vision.

Speaker speaker\_1: Okay. And then which one of the medicals? Because there's three. Actually, there's four. Did you know which one?

Speaker speaker\_0: Yeah. So I think there's the, there's the minimum coverage, and then there's the one above that, right?

Speaker speaker\_1: Yeah, there's the standard is the one that doesn't cover intensive care, rehabilitation, nor preventive surgery. The classic is the middleman. It covers everything that the plus does. However, out of the three, the plus covers a little bit more out of pocket. So a good example is for surgery and hospital. The standard covers only \$250 per day for a max of a day, so that's how much they would cover. The classic covers \$500 per day for a max of a day, and then the plus covers 1,000.

Speaker speaker\_0: Okay.

Speaker speaker\_1: So the plus covers the most out of the three, and then the classic is like the middleman, and standard's, standard's one.

Speaker speaker\_0: Okay. Gotcha, gotcha. Um, and can I, can I, uh, can I get out of any? Like, so like let's say in a month if, you know, I, I, I get back. Could, could I, like... Is there a possibility to where I could not, like, in a month, cancel the, the standard but still do vision and dental? Would that be possible?

Speaker speaker\_1: Yeah. So you can cancel whatever plan you want and leave whatever. So at any time, you can drop standard and keep dental and vision. That doesn't mean you have to cancel them at the same time. You can keep or you could cancel the dental and the vision, keep the standard. You could do whatever you want. The, but the only time, like, to change, to swap plans, let's say, to go from the VIP standard to the plus, you do have to be within your personal open enrollment, which is today or in the month of, um, December-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... to do that. To add anything new or swap anything out, you have to be within company open enrollment or within personal open enrollment. But to take anything off, you could take anything off whenever you want. But to put anything back in or swap anything

out, you do have to be within enrollment. So at any time you can cancel, because some staffing agencies have regulations where you can't cancel, but this one doesn't. So they allow you to cancel at whatever time.

Speaker speaker\_0: Okay. Um, yeah, so I think I'll do the, the standard. I'll do vision and then I'll do, um, dental.

Speaker speaker\_1: Okay, so...

Speaker speaker\_0: Standard, vision and dental.

Speaker speaker\_1: Gotcha. So that looks like a weekly deduction of \$23.45 weekly. Um, did you want any information regarding those three plans?

Speaker speaker\_0: Um, well, yeah, but, uh, before that I just want to make sure 'cause I, I looked at the, the, all the plan, pamphlets, um, but could you, uh... Well, I mean I could, I could probably pull it up on my phone but... Well, could you just, like, just list off the other, um, off, coverages, just to make sure I'm, I've got everything?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: 'Cause I'm just-

Speaker speaker\_1: So I was gonna tell you that for your VIP standard plan, the three VIPs only cover your actual doctor visits with sick, hospital visits with injured, urgent care, emergency room and surgery. So that, it's a hospital indemnity plan for the VIPs. However, they do not cover your preventative visits. Which, preventative would be like a physical, vaccines, STD and cancer screenings, that's preventative. So the VIPs only cover your actual doctor visits but they do not cover your preventative services, which would be like your annual check-ups to see if you're up to health. Um, so, it looks like they don't offer a fourth plan that covers both of those areas, being your preventative and hospital indemnity. So if you did wanna have preventative service covered, it is important that you know that you would have to add the Stay Healthy. You just gotta keep in mind that that's two weekly deductions from your paycheck, two different ones. Um, so the Stay Healthy and the Teladorez is the one that would cover a physical, some vaccines, some STD and cancer screenings. But that one doesn't cover anything that the VIPs cover, which are your actual doctor visits with sick, hospital visits with injured, urgent care, emergency room and surgeries. The Stay Healthy does however have prescription benefits through Aleve Star and it offers a membership with FreeRx which gives you access to the top 90% of generic drugs prescribed in the US. It also includes virtual urgent care. But like I said, the Stay Healthy plan is only a preventative plan and it does require you to only use the list of their doctors and clinics to be covered. So you do have to stay within a network with the Stay Healthy. Then with your three VIPs, these three like I told you earlier are the ones that actually cover a flat fee towards your doctor visits. These three don't require you to stay within a network so with your VIP standard you can go wherever you want as long as a provider accepts it. It really just depends on your provider. Um, you do receive prescription benefits as well through Pharmaville and it also does include the virtual urgent care which, like I said earlier, it offers medical assistance virtually via telephone or video call with a medical provider. Out of the three, the standard one is the most



basic 'cause it doesn't cover your intensive care, rehabilitation nor your preventive surgeries. So those are your, your medicals. Then they also offer additional benefits which would be your dental plan, your vision plan, term life, short-term disability, critical illness with cancer benefit and 24 hour group accident. So for the dental plan, a preventative visit is covered at 100%. Something basic like a cleaning of the teeth is covered at 80%. Basic restorative, so they got to fill in a cavity, that would be covered at 80%. X-rays are covered at 80% and your annual maximum is \$500 with your dental plan. With dental you would have to pay a one-time deductible of \$50 for your individual plan. Then vision has co-pays. The co-pay for an eye exam would be \$10, co-pay for lenses and frames would be \$25 and your frame allowance is \$130. They also offer short-term disability. The elimination period for short-term disability is seven days. Your benefit period is 90 days and your benefit amount is \$650 per month. For employee only that's \$3.95. They also offer critical illness with cancer benefit. The benefit amount for that plan is \$5,000. From those \$5,000 if you suffered a heart attack, 100% would be covered. From those \$5,000 if you suffered a coronary artery bypass surgery, 25% would be covered. From your \$5,000 if you suffered a coronary arthroplasty, \$500 would be covered. From those \$5,000 if you suffered a permanent damage due to stroke, 100% would be covered. From those \$5,000 if you suffered a major organ failure, 100% would be covered. From those \$5,000 if you had a coma due to a covered accident, 100% is covered. From those \$5,000 if you have a major burns, 100% covered. From those \$5,000 HIV, hepatitis B, C or D, 100% is covered. From those \$5,000 skin cancer, \$250 is covered. Per employee only that's a weekly deduction of \$2.51. They also offer term life, accidental death and dismemberment. Employees up to the age of 64 receive \$20,000, spouse, \$2,500, children six months up to the age of 26, \$2,500, and children 14 days up to 6 months, \$500. For the employee plan that would be \$2.11 weekly from your paycheck as well as they offer behavioral health which is only virtual, ID Social Plus which is identity protection. Um, behavioral health would be \$1.50 weekly, identity protection would be \$1.98 weekly and then the last plan would be 24 hour group accident. For that one, hospital emergency room, they'll cover a flat fee of \$250, physician office they'll cover a flat fee of \$50, emergency dental work they'll cover a flat fee of \$50. Hospital admission, they'll cover a flat fee of \$250. Hospital daily confinement, they'll cover a flat fee of \$100. Intensive care unit, they'll cover \$200. Accidental death and dismemberment, employee up to \$15,000, spouse up to \$15,000, children up to \$7,500. Ambulance, ground, or air, they'll cover a flat fee of \$250, and medical imaging, they'll cover \$100. The employee plan would be two dollars and one cent for that.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And that's really all they offer.

Speaker speaker\_2: Okay. Uh... For now... Uh, man, so you can't go to the doctor on the VIP Standard?

Speaker speaker\_1: With the VIP Standard, you can go to the doctor. If you were to get sick or emergency room, urgent care, even, um, some surgeries. However, with the VIPs, you got to keep in mind, you can't go, like, for a physical. You can't go for anything that's to check to see if you're up to health. Preventative services would be like a physical, a mammogram, pap smear, uh, vaccines, anything that prevents a disease. That's how I would look at it. So, not when you're sick already. Before a problem actually starts. So, like, it's not gonna cover an

annual checkup. They're gonna tell you that you don't have coverage 'cause that's only for, like, if you're actually sick and stuff, like if you'd have to go to the emergency room, urgent care, doctor visits are sick. Um, the onl-... If you did want to have coverage when it comes to your preventative, you do also have to get the MEC, 'cause that MEC plan is only for your preventative visits, but it doesn't cover any of your doctor visits. So, that's why you're allowed to get the MEC and one of the VIPs, because, um, the MEC is only for your preventative services. It's only gonna cover things such as, like, a physical, some vaccines, some STD and cancer screenings. But it doesn't cover anything that the VIP covers, which would be, like, your urgent care, emergency room, hospital, doctor visits if sick. So, if you did want to receive coverage to preventative and your actual doctor visits, you have to get the MEC and then, of course, your VIP Standard. But that would be, like, a separate deduction. For that one, it's \$16.18 weekly. So, right now, you're looking at a weekly deduction of \$23.45. If you add the MEC with your VIP dental and vision, that would be \$39.63 weekly. But if you take that off, it's only \$23.45 weekly.

Speaker speaker\_2: All righty. Um, so I'll do the VIP Standard. I'll do the... Yes, I'm not doing the StayHealthy. I'll do the VIP. I'll do the, uh... For now, I'll do the VIP. I'll do, uh, medical. I'm sorry. I'll do dental, vision, and then the VIP.

Speaker speaker\_1: Okay. Okay, so that's a weekly deduction of \$23.45. Do you allow your staffing agency to make that weekly deduction?

Speaker speaker\_2: Um, yeah, and, uh, and y- you said that, like, next week I could, uh, kinda get out of either one of these, uh, plans?

Speaker speaker\_1: Correct. Um, the only thing I do want to let you know that it does take seven to ten business days for any cancellations to process. So, usually a- if somebody calls to cancel, we do have to give them the disclaimer, since it does take so long for them to process, which is seven to ten days. Sometimes there is a possibility that they may see one or two deductions from their paycheck after that cancellation.

Speaker speaker\_2: Okay, gotcha, gotcha. Now, how long does it take to process, um, the start of the benefits?

Speaker speaker\_1: It takes one or two weeks once you enroll. It really depends on your staffing agency how long it takes them. Um, it could be one week, or it could be two. S-s-some cases, I have seen a little longer, but typically it's one or two weeks. But since we don't have access to their pay stubs, I wouldn't be able to tell you, so it really depends on ADAP HR of when they do the first deductions from your paycheck. 'Cause once y- That's where I was gonna about to tell you is to please allow one or two weeks for your staffing agency to make the first deduction of the \$23.45 from your paycheck. Once they do that first deduction from your paycheck, the following Monday is when your coverage becomes effective. And by that first week of active coverage, you should be getting your dental cards and your vision cards. And normally for the VIP cards, they don't email those out to the members, so if you do want a physical one once you become active, you can just give us a call at this number and we can put in a request for it.

Speaker speaker\_2: All righty. Sounds good.

Speaker speaker\_1: All right. And then, um, did you have any other questions for me?

Speaker speaker\_2: Uh, well, d- most people, most people get the, they StayHealthy and the other one? Most people do both?

Speaker speaker\_1: Uh, some people do. Not everybody, because sometimes some people don't go for their annual checkups and stuff like that, so they don't see the need of to get the StayHealthy plan, but some people do. So, it really is, uh... It's, it really just depends on you. If you tend to go for your annuals and stuff like that, then some people do get that, but some people, like I said, it really, I have seen some people get it and some people not get it. It just depends on how often you go to the doctor. And some people don't even get the VIP sometimes 'cause they really never get sick, and they just wanna go for their physical and stuff like that, so they just go get the MEC. So, it really just depends on you, really, on how often you go to the doctor, how often you go for your checkups and stuff like that, so it just depends. Some people get it, some people don't. Some people get that instead of the VIPs or some people get the VIPs instead of the MEC or some people get both. So, it's hard to say. It really just depends on your preference and how much you go to the doctor.

Speaker speaker\_2: All righty. Sounds good. Appreciate it.

Speaker speaker\_1: All right. Well, I hope you have a great day.

Speaker speaker\_2: And, uh, just to, just to make sure, uh, we're doing vision, dental, and then the v- uh, the-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: ... Standard?

Speaker speaker\_1: Yes. Correct. We are. And that's a weekly deduction of \$23.45.

Speaker speaker\_2: Hold on. Let me, uh, back up my sheet here.

Speaker speaker\_1: 23.45 weekly.

Speaker speaker\_2: Okay. Three...

Speaker speaker\_1: And then I would just write somewhere that if you do want a physical medical card for your VIP standard plan, once you become a- active, to remember to give us a call 'cause you're gonna get dental and vision first. Normally the VIP standard, they don't send it out if we don't request it, but you would have to be active for us to request it. So you just got to remember to call us once you become active if you do want a physical. And if you have, like, a doctor's appointment coming up and you still don't have it, you can just call us and we can email them to you electronically while you wait on the physical one.

Speaker speaker\_2: Okay. W- wait, hold on. I thought I... So I guess I'm confused. I thought... 'Cause I've heard you say doctor visits and then-

Speaker speaker\_1: Yes.

Speaker speaker\_2: Okay, so I guess I'm confused. Is there a difference between a physical and a doctor visit?

Speaker speaker\_1: Well, they're both doctor visits, but doctor... What, what I mean by doctor visits is like doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgeries. So that's what your VIP standard plan covers. They don't cover preventative visits, which are considered like a physical, your yearly check-ups, STD/cancer screenings. So, like, if you have, um... What I was technically trying to tell you is that you're gonna get your dental card and vision card first, and that for the VIP standard plan, which is the one that covers your doctor visits if sick, that card, they normally don't mail it out to you. So they don't send that one out if we don't request it. So if you have a doctor's appointment coming up and you still don't have your, um, any of your cards in general, you can just contact us and we can email them to you.

Speaker speaker\_2: All righty. That's good.

Speaker speaker\_1: All right. Well, I hope you have a great day.

Speaker speaker\_2: All right. You too.