

Transcript: Francesca

Baez-5035027272876032-6193664057982976

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Car. My name is Francesca. How may I assist you today? Oh, I'm sorry. Uh, someone was calling in on me. I'll just call them back later. Uh, um, I didn't hear you. My name is Francesca of Benefits in a Car. How can I help you? Oh, I'm sorry. Yes, I got hired. I got a job I started and I got options, you know, for health benefits or whatever, and I was just calling to find my best options so I can sign up for it 'cause I got certain things I didn't know I need, you know, more details or I'd like to learn more about it. What staffing company do you work with? And what are the last four of your Social Security number to locate the account? It's Innovative Staff Solutions and it's 8458. I have a phone number. And that's- It's Logsdon, L-O-G-S-D-O-N. I have a phone number if that helps as well. That's all right. Can you please verify your mailing address and date of birth? 3454 North Charles Street, Decatur, Illinois 62526 and January 13th, 1962. All right. Phone number on this account is the same when you called in ending in 5427. Is that still the best contact for you? Yes. All right. And you just needed me to go over which plans are being offered for enrollment with your staffing company, or was there a specific type of plan you were looking for me to give you information on? Yeah, I did... I just want to, um, see how much it'd be 'cause I want, you know, get the health insurance and medical and dental and vision and life insurance. See what that... I didn't know what all that is. I mean, I... My last company I had all that, you know, one payment. I know now this is all separate, separate payments or whatever, but I was just seeing how much that, you know, the basics or whatever, but, you know, go in as co-payments or whatever, you know. Understood. Um, so the benefits of your staffing company is currently offering our PPO Limited Plans. They're not like major medical insurance where you will get a deductible percentage and copays. So specifically speaking with the medical hospital indemnity, they're all just a set dollar amounts for the services that they will covered. The vision is the only one that works with a copay and the dental is the only one that works with a percentage. Everything else is at a set dollar amount that the insurance will cover it and then you will be responsible for the remainder. In regards to the benefit plans that you're interested in, there is only one dental plan that they're offering so far. It will be \$7.33 for employee only. You're not looking to add any dependent, correct? No, just me. Just me. My wife has her own. Understood. And then with that plan you're going to have your preventative services with no deductible cover at 100%. Basic services, basic restorative services and your radiographs... Radiographs are covered at 80%. The annual maximum on services that it will cover you per year will be \$500 with a \$50 deductible. All right. What would the copay when I go and see a doctor? Will I be able to pick my own doctor or I can go in, like, urgent cares or something, or? So with that dental plan they don't have any network requirements as long as the provider works with the carrier. It only works for percentages. There is no copay for the dental plan.

Okay, right. There never is on... Or my last ten I had it's like you say, you pay upfront or whatever and then, and then the insurance paid some or whatever. I don't know how that works though to you guys. Yes, sir. So once again, the dental plan will work with a preventative 100% coverage, which means that if you get a preventative cleaning, let's say, it will be 100% covered. Okay. Basic services, basic restorative and the radiographs are covered at 80%. Which means, let's say for example you get a radiograph. The radiograph comes out to be \$100. The insurance will cover 80% of it and you're responsible for the 20% remainder. Okay. The maximum that it will cover in general for all services, let's say for the year of 2025 will be \$500 in service and you're responsible for any other services cost moving on after that \$500. Okay, that sounds good. Yeah, I just... whatever I can get covered for that, I didn't need to know how much, you know, that, you know, I know it's weekly. Understood. And then for vision there is also just one plan being offered. It will be \$3.40 per paycheck for employee only. This one works with a copay. So the eye exam will have a \$10 copay. Lens and frames will have a \$25 copay. Contact lens will have no copay, it'll be zero. The insurance will cover the full balance of that contact lens fitting. And your frame allowance annually is \$130. So this one only works with copay. It does not have any network requirement. You can go to any office so long as they do accept the carrier. Okay, wonderful. So everything sounds good. Um, what about the life insurance? Yes, sir. That's the one that we were going to go over next. There's only one life insurance plan as well. It is \$2.49 per paycheck. It will cover the employee after the age of 64 for \$20,000. Once you reach 65, that \$20,000 will decrease 25% and it'll keep doing so every five years. Okay, wonderful. Um, how much will all that be then for each week coming out of my check? Mm-hmm. And this is going to be without the medical, since we haven't gone under- over it yet. Oh, okay. So if you were to enroll in Vision, Dental and their Life Insurance, you're looking at \$7.33 per paycheck, per week, and that is without the Medical Plan. Okay. I'm looking at the Medical. I want the Medical too. So for their Medical Plan, it is split into two types of... two types of services. They offer Preventative, and they offer Hospital Indemnity. Now, their Preventative Plan is the Stay Healthy, MEC. That MEC plan cannot be enrolled by itself. You can choose one of your Insure Plus plans to mix it, but you cannot have the Preventative by itself. You are able to have one of the Insure Plus Plans by themselves, just not the MEC. So, going into the two categories, I feel like the best, simplest way to explain it is the following. Preventative Services are all those services that you get to make sure that you're apt to health. Like, for example, your annual physical, your screenings for your blood pressure or your iron deficiency, um, your preventative immunizations, like the influenza, tetanus or varicella as well as your generic preventative prescriptions like statins or vitamins. Now, the services that they call Hospital Indemnity are basically those hospital services when you are sick. Um, for example, the emergency room, urgent care, your doctor's visits for wellness, whether it could be a sore throat, pink eye, your surgeries or lab work that needs to be done. That's what they consider Hospital Indemnity benefits. Okay. Yeah, that's what- So the preventative- I'm s-... Oh, I'm sorry. Go ahead. No, it's okay. Yeah, that's what I need. Whether it's in the case I'm sick or something, you know, for now or, you know, emer-... some, like I said, it's sore throat or s- I need to go see a doctor. That's what I'm worried about. Oh, I see. So you're not looking for Preventative, you're more looking for the Hospital Indemnity one? Yeah. Whatever, uh, covers, you know, if something happens, you know, and whatever j- you think the best option. I, I'm, I'm not good at all this. I just... You know, my other work, you know, they already got one, uh, their plan, it's all together

so this is all new to me here. So, yeah, whatever cover, you know, doctor visits, urgent care, you know, all... like you s- explained. Sure thing. So legally speaking, I can only advise you in regards to what both of those benefit plans will offer. I cannot advise you which will be the best for you. That will have to be a decision that, unfortunately, you'll have to come on your own. Mm. Okay. Well, I just want to know, whenever... 'cause I want the best option when I go urgent care or if I need to go see a doctor for s- you know, I'm sick or if I do have to com- hospital or something. You know, the, the best one for all that. Okay. Um, so the following information is what I can provide so that you can come up to that decision. That Preventative MEC Stay Healthy causes \$17.55 per paycheck. It will be covering the preventative screenings for your blood pressure, your iron deficiency, cholesterol, collateral cancer, depression, diabetes, hepatitis C, syphilis, HIA, HIV, sorry, lung cancer, tuberculosis, all unco- healthy alcohol use. It is gonna have the generic prescriptions like that aspirin and statins, the immunizations that we discussed, influenza, tetanus, varicella and such, as well as for your counseling for a healthy diet and reducing UV exposures from the sun. The Preventative Plan is the only Medical Plan that has a network requirement, and it does not cover any Hospital Indemnity services. Now, there are two plans for Hospital Indemnity, are the Insure Plus Plans. They do not cover anything preventative. The first tier is Insure Plus, which is 28.07 per paycheck employee only, and the second tier is Insure Plus Enhanced, 35.81 per paycheck for employee only. The difference between the two will be the fact that with the Enhanced, certain services you'll get a double amount coverage with the Enhanced rather than with the Insure Plus. Those services will be the following. For daily hospital confinement under the Insure Plus you get the cover of \$50 per day out of the bill, whereas with the Enhanced you will have the coverage of \$100 out of the bill per day. The intensive care or the coronary care unit, with the Enhanced Plus you'll have the coverage of \$200 out of the bill per day, whereas with the Enhanced it will be \$400 out of the bill per day. The annual first occurrence hospital surgical is cover up to \$500 with the Insure Plus, whereas with the Insure Plus Enhanced you're covered at \$1,500. And for surgical, the Insure Plus has a coverage up to \$1,000 based on the surgical schedule, whereas the Insure Plus Enhanced will have the coverage up to \$2,000 based on that surgical schedule. Um, now, both benefits do offer the anesthesia benefit to be 25% of your surgical benefit. Both plans will cover outpatient sickness at 75%. The diagnostic tests will be covered by both plans for 250 out of the bill per year. And the wellness exam or test will be covered with both of the plans of \$75 out of the bill per year. Both plans are gonna come with an urgent care virtual package for you, as well as the fact that their prescription goes with the carrier Pharamabel prescription. They have a tier system of \$10, \$20 and \$30 for your generic prescriptions. Depending on where it falls, that will be what you pay out of pocket. And then for the non-generic prescriptions, they will provide you a discount. Neither of the Insure Plus Plans require network as long as your provider office works with your carrier, and both plans bring a group accident package with the plan.... okay, I just want the best option. I have, uh, well, it's a lot to comprehend there. Yeah, I just want the one with urgent care, the doctor's, in case I get sick or whatever, or, you know, whatever the, the best one is, is the one I'm looking at. Okay. The plans that will cover the urgent care, the doctor visits and such will be either of the Intro Plus plans. Which will you like to be enrolled into? Yeah, the Intro Plus, that one, with the urgent care, the doctor visits or whatever. Okay. And did you want the lowest tier, the Basic, or did you want the highest tier, Ensure? The - Ensured. Whatever what the price... the En- is whatever what the price is. Are they all the

same on that, or I don't... No, sir. The Intro Plus Basic is \$16.29 per paycheck and the Intro Plus Enhanced is \$22.94 per paycheck. So, basically, the Enhanced, that's the best one that covers what you said, urgent care and all that? Both Intro Plus plans cover the same thing. Okay. Uh, I guess, yeah, but it's still confusing to me. As long as I can... doctor visits and all that, if I get sick or if I have to go to hospital, whatever that one was, that's what I want. Okay. I do apologize, sir, for the issue, but the line is recorded. I can't choose from you. You have to advise me which of the Intro Plus plans you would like to be enrolled into. Whatever- Both of them cover the services that you're looking into. Uh, the best one. Like I said, I'm, uh, still not... Is there a \$17 one and then 20 some dollar one, or... Legally speaking, sir, there is no best one. I'd be more than happy to go over the difference of all plans with you one more time, if you wish to. No, no, no. I just trying to figure out whatever... If the 17 one covers the doctor visits and all that, and prescriptions, that's what I want, the En- or whatever. Okay. So with the Intro Plus Basic, the dental, the life insurance, which is term life, and the vision plan, you're looking at \$23.62. Was there any other plan you wanted to add to your policy or just those four plans at the moment? Just those. Do you have other- So I'd just like to add... Oh, I'm sorry. Yeah, that's all right. Mm-hmm. I'm really not worried about the dental, but, you know, I might need to add other though, as long as I have all good health, really. I just, in case, you know, 'cause sickness, they're going around, the flu, as long as I'm covered to go see a doctor or urgent care. Understood. That's what I'm wanting. All right. So you're looking at a total of \$23.62 being deducted per paycheck. Do you authorize Innovative Staff Solutions to make those deductions for you? Yes. So how much is that a month? I'm sorry. That's what I was... Uh, I can figure it out, but I just, it's... Sure thing, sir. So we don't go off by month, just due to the fact that not all of the months have a four week. Right. But if we were to make an example of a four-week month, you're looking at \$94.48 for four weeks. That's when, that's fine. Yeah, no, I understand. I did... I could have figured it out, but since we're already on the phone. But that's what I want then, as long as I'm covered, you know, if something happens. Understood. So once you start working with them, allow one to two weeks for them to start making your deductions. When you see the very first deduction being made, following Monday will be when coverage becomes effective. In that same week of activation, Friday is going to be when your carriers send out your benefit cards. Now, one of those benefit cards, which will be your medical, is a digital card only. We currently do not have a email for you on file. Would you like to provide one today? Okay, sure. It's all lowercase letters, tim, T-I-M, wlogsdon, L-O-G-S-D-O-N, @gmail.com. All right, I have it. Tim, W, your last name, @gmail.com? Yes, ma'am. And who would you like to put down as your beneficiary for your life insurance? Um, Michelle Logsdon, my wife. And that is M-I-C-H-E-L-L-E? Yes. All right, so you are all set. Was there anything else we can assist you with today? No, you've been wonderful. I sure appreciate your help. You're welcome, sir. Um, I do see here that you haven't started working with them, so it looks like you still have a deadline for enrollment. Do you want me to send you a copy of the benefit guide, just in case we missed anything? You can look it over and give us a call before you have a deadline. Yes, I start tomorrow. All right, so I'll send that over to you. It's gonna be a PDF file. If you have any questions in regards to it, um, while you look it over, if you do, just give us a call and we'll be happy to answer them. Okay. Uh, another thing. That's why I s- u- s- said. Um, they will mail my cards to me, is that what you're saying? Yes, sir. Okay. So that week when you become active, day of that week is when they're gonna send out those benefit cards. The only one that's gonna be sent digitally to you and not as a hard

copy will be the medical one. If you want a hard copy, give us a call once you become active. And if you need your benefit cards prior to you becoming active, I mean, prior to them being sent to you, sorry, um, you can give us a call. Usually we have access to them Wednesday of the activation week. Or you're welcome to give a call that Monday, Tuesday, just keeping in mind that it could take 24 to 48 hours for us to get that copy of the benefit cards. Right. And it would be this number I'd call? Yes, sir. Okay. Anything related to your health insurance, it will be us that you will call. Okay, wonderful. You've been, you've been awesome. Thank you, sir. I hope you have a wonderful rest of your day, and thank you for calling in today. Um, bye-bye. Bye.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits in a Car. My name is Francesca. How may I assist you today?

Speaker speaker_2: Oh, I'm sorry. Uh, someone was calling in on me. I'll just call them back later. Uh, um, I didn't hear you.

Speaker speaker_1: My name is Francesca of Benefits in a Car. How can I help you?

Speaker speaker_2: Oh, I'm sorry. Yes, I got hired. I got a job I started and I got options, you know, for health benefits or whatever, and I was just calling to find my best options so I can sign up for it 'cause I got certain things I didn't know I need, you know, more details or I'd like to learn more about it.

Speaker speaker_1: What staffing company do you work with? And what are the last four of your Social Security number to locate the account?

Speaker speaker_2: It's Innovative Staff Solutions and it's 8458. I have a phone number.

Speaker speaker_1: And that's-

Speaker speaker_2: It's Logsdon, L-O-G-S-D-O-N. I have a phone number if that helps as well.

Speaker speaker_1: That's all right. Can you please verify your mailing address and date of birth?

Speaker speaker_2: 3454 North Charles Street, Decatur, Illinois 62526 and January 13th, 1962.

Speaker speaker_1: All right. Phone number on this account is the same when you called in ending in 5427. Is that still the best contact for you?

Speaker speaker_2: Yes.

Speaker speaker_1: All right. And you just needed me to go over which plans are being offered for enrollment with your staffing company, or was there a specific type of plan you were looking for me to give you information on?

Speaker speaker_2: Yeah, I did... I just want to, um, see how much it'd be 'cause I want, you know, get the health insurance and medical and dental and vision and life insurance. See what that... I didn't know what all that is. I mean, I... My last company I had all that, you know, one payment. I know now this is all separate, separate payments or whatever, but I was just seeing how much that, you know, the basics or whatever, but, you know, go in as co-payments or whatever, you know.

Speaker speaker_1: Understood. Um, so the benefits of your staffing company is currently offering our PPO Limited Plans. They're not like major medical insurance where you will get a deductible percentage and copays. So specifically speaking with the medical hospital indemnity, they're all just a set dollar amounts for the services that they will covered. The vision is the only one that works with a copay and the dental is the only one that works with a percentage. Everything else is at a set dollar amount that the insurance will cover it and then you will be responsible for the remainder. In regards to the benefit plans that you're interested in, there is only one dental plan that they're offering so far. It will be \$7.33 for employee only. You're not looking to add any dependent, correct?

Speaker speaker_2: No, just me. Just me. My wife has her own.

Speaker speaker_1: Understood. And then with that plan you're going to have your preventative services with no deductible cover at 100%. Basic services, basic restorative services and your radiographs... Radiographs are covered at 80%. The annual maximum on services that it will cover you per year will be \$500 with a \$50 deductible.

Speaker speaker_2: All right. What would the copay when I go and see a doctor? Will I be able to pick my own doctor or I can go in, like, urgent cares or something, or?

Speaker speaker_1: So with that dental plan they don't have any network requirements as long as the provider works with the carrier. It only works for percentages. There is no copay for the dental plan.

Speaker speaker_2: Okay, right. There never is on... Or my last ten I had it's like you say, you pay upfront or whatever and then, and then the insurance paid some or whatever. I don't know how that works though to you guys.

Speaker speaker_1: Yes, sir. So once again, the dental plan will work with a preventative 100% coverage, which means that if you get a preventative cleaning, let's say, it will be 100% covered.

Speaker speaker_2: Okay.

Speaker speaker_1: Basic services, basic restorative and the radiographs are covered at 80%. Which means, let's say for example you get a radiograph. The radiograph comes out to be \$100. The insurance will cover 80% of it and you're responsible for the 20% remainder.

Speaker speaker_2: Okay.

Speaker speaker_1: The maximum that it will cover in general for all services, let's say for the year of 2025 will be \$500 in service and you're responsible for any other services cost moving on after that \$500.

Speaker speaker_2: Okay, that sounds good. Yeah, I just... whatever I can get covered for that, I didn't need to know how much, you know, that, you know, I know it's weekly.

Speaker speaker_1: Understood. And then for vision there is also just one plan being offered. It will be \$3.40 per paycheck for employee only. This one works with a copay. So the eye exam will have a \$10 copay. Lens and frames will have a \$25 copay. Contact lens will have no copay, it'll be zero. The insurance will cover the full balance of that contact lens fitting. And your frame allowance annually is \$130. So this one only works with copay. It does not have any network requirement. You can go to any office so long as they do accept the carrier.

Speaker speaker_2: Okay, wonderful. So everything sounds good. Um, what about the life insurance?

Speaker speaker_1: Yes, sir. That's the one that we were going to go over next. There's only one life insurance plan as well. It is \$2.49 per paycheck. It will cover the employee after the age of 64 for \$20,000. Once you reach 65, that \$20,000 will decrease 25% and it'll keep doing so every five years.

Speaker speaker_2: Okay, wonderful. Um, how much will all that be then for each week coming out of my check?

Speaker speaker_1: Mm-hmm. And this is going to be without the medical, since we haven't gone under- over it yet.

Speaker speaker_2: Oh, okay.

Speaker speaker_1: So if you were to enroll in Vision, Dental and their Life Insurance, you're looking at \$7.33 per paycheck, per week, and that is without the Medical Plan.

Speaker speaker_2: Okay. I'm looking at the Medical. I want the Medical too.

Speaker speaker_1: So for their Medical Plan, it is split into two types of... two types of services. They offer Preventative, and they offer Hospital Indemnity. Now, their Preventative Plan is the Stay Healthy, MEC. That MEC plan cannot be enrolled by itself. You can choose one of your Insure Plus plans to mix it, but you cannot have the Preventative by itself. You are able to have one of the Insure Plus Plans by themselves, just not the MEC. So, going into the two categories, I feel like the best, simplest way to explain it is the following. Preventative Services are all those services that you get to make sure that you're apt to health. Like, for example, your annual physical, your screenings for your blood pressure or your iron deficiency, um, your preventative immunizations, like the influenza, tetanus or varicella as well as your generic preventative prescriptions like statins or vitamins. Now, the services that they call Hospital Indemnity are basically those hospital services when you are sick. Um, for example, the emergency room, urgent care, your doctor's visits for wellness, whether it could be a sore throat, pink eye, your surgeries or lab work that needs to be done. That's what they consider Hospital Indemnity benefits.

Speaker speaker_2: Okay. Yeah, that's what-

Speaker speaker_1: So the preventative-

Speaker speaker_2: I'm s-... Oh, I'm sorry.

Speaker speaker_1: Go ahead. No, it's okay.

Speaker speaker_2: Yeah, that's what I need. Whether it's in the case I'm sick or something, you know, for now or, you know, emer-... some, like I said, it's sore throat or s- I need to go see a doctor. That's what I'm worried about.

Speaker speaker_1: Oh, I see. So you're not looking for Preventative, you're more looking for the Hospital Indemnity one?

Speaker speaker_2: Yeah. Whatever, uh, covers, you know, if something happens, you know, and whatever j- you think the best option. I, I'm, I'm not good at all this. I just... You know, my other work, you know, they already got one, uh, their plan, it's all together so this is all new to me here. So, yeah, whatever cover, you know, doctor visits, urgent care, you know, all... like you s- explained.

Speaker speaker_1: Sure thing. So legally speaking, I can only advise you in regards to what both of those benefit plans will offer. I cannot advise you which will be the best for you. That will have to be a decision that, unfortunately, you'll have to come on your own.

Speaker speaker_2: Mm. Okay. Well, I just want to know, whenever... 'cause I want the best option when I go urgent care or if I need to go see a doctor for s- you know, I'm sick or if I do have to com- hospital or something. You know, the, the best one for all that.

Speaker speaker_1: Okay. Um, so the following information is what I can provide so that you can come up to that decision. That Preventative MEC Stay Healthy causes \$17.55 per paycheck. It will be covering the preventative screenings for your blood pressure, your iron deficiency, cholesterol, collateral cancer, depression, diabetes, hepatitis C, syphilis, HIA, HIV, sorry, lung cancer, tuberculosis, all unco- healthy alcohol use. It is gonna have the generic prescriptions like that aspirin and statins, the immunizations that we discussed, influenza, tetanus, varicella and such, as well as for your counseling for a healthy diet and reducing UV exposures from the sun. The Preventative Plan is the only Medical Plan that has a network requirement, and it does not cover any Hospital Indemnity services. Now, there are two plans for Hospital Indemnity, are the Insure Plus Plans. They do not cover anything preventative. The first tier is Insure Plus, which is 28.07 per paycheck employee only, and the second tier is Insure Plus Enhanced, 35.81 per paycheck for employee only. The difference between the two will be the fact that with the Enhanced, certain services you'll get a double amount coverage with the Enhanced rather than with the Insure Plus. Those services will be the following. For daily hospital confinement under the Insure Plus you get the cover of \$50 per day out of the bill, whereas with the Enhanced you will have the coverage of \$100 out of the bill per day. The intensive care or the coronary care unit, with the Enhanced Plus you'll have the coverage of \$200 out of the bill per day, whereas with the Enhanced it will be \$400 out of the bill per day. The annual first occurrence hospital surgical is cover up to \$500 with the Insure Plus, whereas with the Insure Plus Enhanced you're covered at \$1,500. And for

surgical, the Insure Plus has a coverage up to \$1,000 based on the surgical schedule, whereas the Insure Plus Enhanced will have the coverage up to \$2,000 based on that surgical schedule. Um, now, both benefits do offer the anesthesia benefit to be 25% of your surgical benefit. Both plans will cover outpatient sickness at 75%. The diagnostic tests will be covered by both plans for 250 out of the bill per year. And the wellness exam or test will be covered with both of the plans of \$75 out of the bill per year. Both plans are gonna come with an urgent care virtual package for you, as well as the fact that their prescription goes with the carrier Pharamabel prescription. They have a tier system of \$10, \$20 and \$30 for your generic prescriptions. Depending on where it falls, that will be what you pay out of pocket. And then for the non-generic prescriptions, they will provide you a discount. Neither of the Insure Plus Plans require network as long as your provider office works with your carrier, and both plans bring a group accident package with the plan.

Speaker speaker_2: ... okay, I just want the best option. I have, uh, well, it's a lot to comprehend there. Yeah, I just want the one with urgent care, the doctor's, in case I get sick or whatever, or, you know, whatever the, the best one is, is the one I'm looking at.

Speaker speaker_1: Okay. The plans that will cover the urgent care, the doctor visits and such will be either of the Intro Plus plans. Which will you like to be enrolled into?

Speaker speaker_2: Yeah, the Intro Plus, that one, with the urgent care, the doctor visits or whatever.

Speaker speaker_1: Okay. And did you want the lowest tier, the Basic, or did you want the highest tier, Ensure? The

Speaker speaker_3: - Ensured.

Speaker speaker_2: Whatever what the price... the En- is whatever what the price is. Are they all the same on that, or I don't...

Speaker speaker_1: No, sir. The Intro Plus Basic is \$16.29 per paycheck and the Intro Plus Enhanced is \$22.94 per paycheck.

Speaker speaker_2: So, basically, the Enhanced, that's the best one that covers what you said, urgent care and all that?

Speaker speaker_1: Both Intro Plus plans cover the same thing.

Speaker speaker_2: Okay. Uh, I guess, yeah, but it's still confusing to me. As long as I can... doctor visits and all that, if I get sick or if I have to go to hospital, whatever that one was, that's what I want.

Speaker speaker_1: Okay. I do apologize, sir, for the issue, but the line is recorded. I can't choose from you. You have to advise me which of the Intro Plus plans you would like to be enrolled into.

Speaker speaker_2: Whatever-

Speaker speaker_1: Both of them cover the services that you're looking into.

Speaker speaker_2: Uh, the best one. Like I said, I'm, uh, still not... Is there a \$17 one and then 20 some dollar one, or...

Speaker speaker_1: Legally speaking, sir, there is no best one. I'd be more than happy to go over the difference of all plans with you one more time, if you wish to.

Speaker speaker_2: No, no, no. I just trying to figure out whatever... If the 17 one covers the doctor visits and all that, and prescriptions, that's what I want, the En- or whatever.

Speaker speaker_1: Okay. So with the Intro Plus Basic, the dental, the life insurance, which is term life, and the vision plan, you're looking at \$23.62. Was there any other plan you wanted to add to your policy or just those four plans at the moment?

Speaker speaker_2: Just those.

Speaker speaker_1: Do you have other-

Speaker speaker_2: So I'd just like to add... Oh, I'm sorry. Yeah, that's all right.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: I'm really not worried about the dental, but, you know, I might need to add other though, as long as I have all good health, really. I just, in case, you know, 'cause sickness, they're going around, the flu, as long as I'm covered to go see a doctor or urgent care.

Speaker speaker_1: Understood.

Speaker speaker_2: That's what I'm wanting.

Speaker speaker_1: All right. So you're looking at a total of \$23.62 being deducted per paycheck. Do you authorize Innovative Staff Solutions to make those deductions for you?

Speaker speaker_2: Yes. So how much is that a month? I'm sorry. That's what I was... Uh, I can figure it out, but I just, it's...

Speaker speaker_1: Sure thing, sir. So we don't go off by month, just due to the fact that not all of the months have a four week.

Speaker speaker_2: Right.

Speaker speaker_1: But if we were to make an example of a four-week month, you're looking at \$94.48 for four weeks.

Speaker speaker_2: That's when, that's fine. Yeah, no, I understand. I did... I could have figured it out, but since we're already on the phone. But that's what I want then, as long as I'm covered, you know, if something happens.

Speaker speaker_1: Understood. So once you start working with them, allow one to two weeks for them to start making your deductions. When you see the very first deduction being made, following Monday will be when coverage becomes effective. In that same week of activation, Friday is going to be when your carriers send out your benefit cards. Now, one of

those benefit cards, which will be your medical, is a digital card only. We currently do not have a email for you on file. Would you like to provide one today?

Speaker speaker_2: Okay, sure. It's all lowercase letters, tim, T-I-M, wlogsdon, L-O-G-S-D-O-N, @gmail.com.

Speaker speaker_1: All right, I have it. Tim, W, your last name, @gmail.com?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: And who would you like to put down as your beneficiary for your life insurance?

Speaker speaker_2: Um, Michelle Logsdon, my wife.

Speaker speaker_1: And that is M-I-C-H-E-L-L-E?

Speaker speaker_2: Yes.

Speaker speaker_1: All right, so you are all set. Was there anything else we can assist you with today?

Speaker speaker_2: No, you've been wonderful. I sure appreciate your help.

Speaker speaker_1: You're welcome, sir. Um, I do see here that you haven't started working with them, so it looks like you still have a deadline for enrollment. Do you want me to send you a copy of the benefit guide, just in case we missed anything? You can look it over and give us a call before you have a deadline.

Speaker speaker_2: Yes, I start tomorrow.

Speaker speaker_1: All right, so I'll send that over to you. It's gonna be a PDF file. If you have any questions in regards to it, um, while you look it over, if you do, just give us a call and we'll be happy to answer them.

Speaker speaker_2: Okay. Uh, another thing. That's why I s- u- s- said. Um, they will mail my cards to me, is that what you're saying?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Okay.

Speaker speaker_1: So that week when you become active, day of that week is when they're gonna send out those benefit cards. The only one that's gonna be sent digitally to you and not as a hard copy will be the medical one. If you want a hard copy, give us a call once you become active. And if you need your benefit cards prior to you becoming active, I mean, prior to them being sent to you, sorry, um, you can give us a call. Usually we have access to them Wednesday of the activation week. Or you're welcome to give a call that Monday, Tuesday, just keeping in mind that it could take 24 to 48 hours for us to get that copy of the benefit cards.

Speaker speaker_2: Right. And it would be this number I'd call?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Okay.

Speaker speaker_1: Anything related to your health insurance, it will be us that you will call.

Speaker speaker_2: Okay, wonderful. You've been, you've been awesome.

Speaker speaker_1: Thank you, sir. I hope you have a wonderful rest of your day, and thank you for calling in today.

Speaker speaker_2: Um, bye-bye.

Speaker speaker_1: Bye.