

Transcript: Francesca

Baez-5154842720813056-5076400008544256

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits ... My name is Francesca. How can I assist you today? Um, yes, I am calling in regards to the, um, health insurance plan. I don't really have any information on it, and so I'm just calling to get some. What staffing company do you work with? Um, Oxford Global. What is the last four of your Social? Um, 8478. Could you please verify your mailing address and your date of birth? Yes. It's 3200 Glenhaven Drive, Unit Number ni- 109, Virginia Beach, Virginia 23451. And my Social is 032688478. Okay. And then she just wanted to know specifically what your current plan covers? Yeah. I don't know anything about the healthcare plan, like what it covers. Like, I don't know anything about it. I don't have any information, like at all. Mm-hmm. So I'm just trying to figure out what it covers. And I'm not even sure how to enroll. So if you're already active on benefits and as you're making changes, you don't need to enroll since you're already enrolled. Okay. You have been active on the EnsurePlus Enhanced Medical Preventative Plan. No, I'm not. And it looks... Excuse me? I'm not active on any plan. Miss ... With all due respect, I'm not asking. I'm making a statement. Okay. So you are currently active, as I was saying, on the EnsurePlus Enhanced Hospital Indemnity Plan. You have been active in this plan ever since September 6th, 2021. I did not even know that. So I'm paying for this plan? Yes, ma'am. \$25.17 per paycheck. Okay. I didn't even know I was active on a plan. You called in May 28th, 2021 at 11:55 AM in the morning and requested to be enrolled into the plan. Okay. So, I don't know what that plan entails. Is it medical coverage? Clearly I haven't been using it. It is a hospital indemnity plan for medical services. It has a prescription package with the carrier Pharmavel prescriptions. Um, with that package it works on a tier system of \$10, \$20 or \$30 for your generic prescriptions, and then for the non-generics it will give you a discount. It also comes with a urgent care virtual package. The hospital indemnity benefits that I will cover will be daily hospital confinements, \$100 from the bill per day, intensive care or coronary care unit for \$100 per day from the bill. Annual first occurrence hospital is \$1,500. For surgical, the benefit is up to \$2,000 based on the surgical schedule. The anesthesia benefit shown to be 25% of your surgical benefit. Outpatient sickness is covered at \$75. Diagnostic testing is covered at \$250 per year. The wellness exam or test is cover at \$75 per year. And then it also has a group accident package and what that package will be covering you for will be hospital emergency room, \$250, for the physician's office or emergency dental work, \$50, hospital admissions or intensive care unit. For the hospital admission it will be \$250 and for the intensive care unit, \$200. Daily hospital confinements are covered, \$800. For accidental dismemberment, ADMD, you do we cover up to \$15,000. And then the ambulance by ground or air is cover at \$250 and medical imaging at \$100. Um, I do want to also comment, out of the medical plans that they're currently offering, you are on the highest tier. Okay. So I had no idea I was on this plan. I actually had purchased

another plan last year out of, like for ... So this is a little crazy that I'm paying for a plan and not getting any information for it. Like, I don't have a card or anything. So the reason why you don't have a physical card that would have been sent to your home is because that specific carrier, which is American Public Life, they don't do a hard copy of the benefit guide for their medical plans unless it's requested. It would have been sent to the email. Okay. So I've been essentially paying for something for years that I haven't been using, which is absolutely ridiculous. Okay. Okay. Um, I would like you to send me information on this plan. Like, if I'm paying for it, I need to know how to access it. So we're just the account administrators. The only thing that I can send you is a copy of the benefit guide for your staffing company. If you wanted, like, a cover of benefits explanation, you will have to speak with the carrier for them to send that to you, which is American Public Life. Okay. So, because... I mean, how would I use this health plan if I don't have any information on it? Like, and they don't send me anything on it. I've never received an email from them, ever. Okay. So these are PPO limited plans. They're not like you would say, if you were to have benefits with Blue Cross Blue Shield or Cigna, where when they become active they send you a letter home, um, with a small summary of what is covered. Mm-hmm. Due to the fact that these are PPO limited, they do not have that type of feature. Once you become active, specifically with your carrier, they just send a digital copy of your benefit card. If you wanted a specific list or a small summary of what the benefits will cover, the best thing we can offer you is a copy of the benefit card. If you... I mean, the benefit guide. If you wanted more information specifically about your plan, I would suggest speaking with the carrier. At this moment, the additional information that I can provide to you is a copy of your benefit card digitally, and a copy of the benefit guide. Okay. Um, I will... Um, yes, I would like that. Um, also, how do I c- I'm, I don't know... Who do I c- contact to find out, uh, how to use this health plan? So the health plan, you will use it as you would any other plan. You present your benefit card at, to the hospital or the provider's office that you go to. Mm-hmm. The plan itself doesn't have anything like... How would I explain that part? Um, network requirement, when there's a specific list of places as well as doctors that you have to go in order for the benefits to be covered. This plan doesn't have that type of requirement. As long as the doctor office or the provider's office that you're going to does work with your carrier, which is American Public Life, you're good to go as far as using those benefits. Okay. So you're gonna send me this card? Or is American Public Life sending me this card? I'm gonna send you the card now. Okay. And you have a list of the benefits that they provide? Or you don't have that? I have a benefit guide of the benefits that your staffing company offers. Okay. If you can get- So the information on the... I'm sorry, go ahead. Mm-hmm. Okay. Do you have a number for them? For American Public Life? Yes, ma'am. Okay. What is their number? It is 800- Okay. ... 256- Okay. ... 8606. Okay. And then that, what I was going to say is, the benefit guide that I'm sending you will have the information in regards to your plan, um, that I disclosed with you previously. Also- Okay. ... in the event that you're looking to make any changes on your current policy to add any additional plans, you'll have 'til this Wednesday 18 to make any additions to the policy. That will be when your company ends their company open enrollment period. So, okay. There is a... I'm so confused. So there is other benefits available? Yes, ma'am. But- Okay. And where do I find those? On the benefit guide that I just sent you. Okay. So, what benefit plan am I on? Have you- The current plan that you're- ... used this card? This is a... Uh, so this is my ID card, this attachment? From what I'm looking at, the one that I sent you just now- Uh- ... that has the

subject line as ID Card, I believe I accidentally put us on the benefit guide and sent it on that one. Okay. I'm redoing the email right now. Okay. Mm. Okay, so I just sent it to you now. It should be getting there shortly. Okay. Okay. They said... Okay. All right. So I have... Limited insurance. Limited hospital indemnity. I see three plans on here: Stay Healthy, Insure Plus, and Insure Plus Enhanced. Yes, ma'am. So, I don't see anything regarding those on my card. So on the plan that I sent, I mean, on the last email that I sent you? Mm-hmm. It has the name of your plan, where it's advising you that you have Insure Plus Enhanced. I'm sorry? Yes, ma'am. Insure Plus Enhanced is the name of the plan you're currently enrolled into. Okay. Am I also enrolled in Stay Healthy and Insured Plus? No, ma'am only the one mentioned in the email, Insure Plus Enhanced. Okay. So... Okay. I'm sorry? No, ma'am. I didn't say anything. Okay. So wouldn't I n-... So this doesn't cover any preventative care? No, ma'am. So what does Stay Healthy cover? Does it cover preventative care? Yes, ma'am. So Stay Healthy is preventive- Like, doctor's visit? No, ma'am. A doctor visit is not preventative. Stay Healthy will cover preventative services only, and the InSure Plus plan will only cover hospital indemnity. So that's Stay Healthy specifically speaking. What it's going to cover is the actual preventative services that we get to make sure we're up to health, the annual physical, your d- screenings for blood pressure, iron deficiency, your counseling for a healthy diet, as well as avoiding any of the exposures from the sun. Those preventative immunizations, like the one for the influenza, pertussis, or varicella, as well as generic preventative prescriptions, like vitamins and the approved contraceptive methods. It is going to also come with that virtual urgent care package, and it has a free Rx membership for the medications on it. Okay. So am I correct to say I would need all three of these benefits to have full coverage? No, ma'am. So none of the plans will provide you full coverage due to them being PPO limited. From the InSure Plus plan, you're able to mix one with the Stay Healthy, but you cannot enroll into both InSure Plus plans, because it is essentially the same plan, just two different tiers. Okay. So InSure Plus and InSure Plus Enhanced are the same, or similar, but a little different. InSure Plus has more benefits. They're the same plan, it's just that they're going into a tier system. All right? If it makes it easier to understand, they're in a level system. InSure Plus- Okay. ... is level one. InSure Plus Enhanced is level two. Okay. Then I should be enrolled in Stay Healthy and InSure Plus Enhanced to get, like, regular medical coverage? If you would like to have both tr-hospital indemnity and preventative services covered, then yes, ma'am. Okay. But there's no such thing as normal coverage. What I mean by that is, I'm not sure if you're comparing it to another type of plan. I'm just trying to figure out what it covers, just in terms of a general health insurance plan. Like, is this the same as the ACA? I'm not sure what that plan is. I'm not familiar with it. Um, if it makes it easier- So- ... to understand. Go ahead. It's just an American... Like, it's, it's, it's essentially the, any healthcare plan offered by the government goes through the Amer- the Affordable Care Act. So like, Blue Cross insurance or United, is this... Like, this is just a general health plan like those? These are PPO limited plans. The Stay Healthy is ACA compliant. What I mean by PPO plan is Preferred Providers Organizations. They have a list of participant providers, hospitals, and clinics. These are not like the plans that you would get with Blue Cross or Blue Shield, due to the fact that what they offer is major medical insurance, which works with deductibles, percentages, and co-pays. These do not. Okay. So there are no deduct-... So if I went to a doctor's office, I'm providing full cost? No, ma'am. The word limited applies to that as well. They are limited PPO plans. For example, if you're looking at the benefit guide, it will advise you that for your wellness exam or test, it will

cover \$75 a year. What that means is that, let's say that wellness exam is \$100. The insurance is going to cover \$75 once a year, and you're responsible for the remaining \$25 to be paid. Okay. Okay. But it doesn't include any doctor's visits? Like, if I was sick. Or, or it does? It comes with a group accident plan that says that for the physician's office, it will cover you for \$50. So they will cover \$50- Okay. ... and you're responsible for the remaining of the bill. Okay. Okay. Um, okay. Um, that's fine. Okay. Can I add a, um, dental and a vision plan to this? Sure. They would also be for employee only with no deduc- I mean, with no dependent? Yes. Yep. Okay. So the vision is going to be \$2.15 per paycheck. This one works with a co-pay. It will have a co-pay of f- \$10 for your eye exam, a co-pay of \$25 for the lenses and the frames, \$0 co-pay for your contact lens fittings, and the annual frame allowance is \$130 per year. Okay. And then their dental plan will be \$3.64 per paycheck. This one works with percentages, so it will cover your preventative services at 100% with no deductible. Your basic services, basically restorative services and your radiographs are gonna be covered at 80%. And the annual maximum that it will cover in services will be \$500 with a \$50 deductible. Okay. Okay. And then aside from the dental and vision, were you looking to add anything else? Um, I don't know. Um, I don't, so I don't, I don't right now have the preventative care plan, correct? That is correct. Okay. I will enroll in that as well. Okay. So the Stay Healthy, the vision and the dental being added into the policy, you're looking at \$47.07 per paycheck. Okay. Would that be the final additions you would like to make to the plan? The only other two plans that they offer that you're currently not enrolled into is their short-term disability and their term life, which is their life insurance. Um, no, I think I'm good. Understood. Do you authorize Oxford Global to make any deductions of 47 cents, I mean, \$47.07 per paycheck? Yes. All right. So the new policy is going to be effective on January 6th, 2025. Okay. And then from that week, Friday of it, which will be the 10th of January, will be when they send out the benefit, the benefit cards. Now for the dental, the vision, and the Stay Healthy preventative, those do get a Hart card without you having to request it. After the 10th, it should take max three to four weeks for them to arrive. Okay. All right. And was there anything else aside from that that we can assist you with today? Um, no, I think I'm all set. Understood. I do hope you have a wonderful rest of your day. Thank you for your time today and for calling Benefits in a Cart. Okay. Thank you. No problem. My pleasure. Okay. 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 ... My name is Francesca. How can I assist you today?

Speaker speaker_2: Um, yes, I am calling in regards to the, um, health insurance plan. I don't really have any information on it, and so I'm just calling to get some.

Speaker speaker_1: What staffing company do you work with?

Speaker speaker_2: Um, Oxford Global.

Speaker speaker_1: What is the last four of your Social?

Speaker speaker_2: Um, 8478.

Speaker speaker_1: Could you please verify your mailing address and your date of birth?

Speaker speaker_2: Yes. It's 3200 Glenhaven Drive, Unit Number ni- 109, Virginia Beach, Virginia 23451. And my Social is 032688478.

Speaker speaker_1: Okay. And then she just wanted to know specifically what your current plan covers?

Speaker speaker_2: Yeah. I don't know anything about the healthcare plan, like what it covers. Like, I don't know anything about it. I don't have any information, like at all.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: So I'm just trying to figure out what it covers. And I'm not even sure how to enroll.

Speaker speaker_1: So if you're already active on benefits and as you're making changes, you don't need to enroll since you're already enrolled.

Speaker speaker_2: Okay.

Speaker speaker_1: You have been active on the EnsurePlus Enhanced Medical Preventative Plan.

Speaker speaker_2: No, I'm not.

Speaker speaker_1: And it looks... Excuse me?

Speaker speaker_2: I'm not active on any plan.

Speaker speaker_1: Miss ... With all due respect, I'm not asking. I'm making a statement.

Speaker speaker_2: Okay.

Speaker speaker_1: So you are currently active, as I was saying, on the EnsurePlus Enhanced Hospital Indemnity Plan. You have been active in this plan ever since September 6th, 2021.

Speaker speaker_2: I did not even know that. So I'm paying for this plan?

Speaker speaker_1: Yes, ma'am. \$25.17 per paycheck.

Speaker speaker_2: Okay. I didn't even know I was active on a plan.

Speaker speaker_1: You called in May 28th, 2021 at 11:55 AM in the morning and requested to be enrolled into the plan.

Speaker speaker_2: Okay. So, I don't know what that plan entails. Is it medical coverage? Clearly I haven't been using it.

Speaker speaker_1: It is a hospital indemnity plan for medical services. It has a prescription package with the carrier Pharmavel prescriptions. Um, with that package it works on a tier

system of \$10, \$20 or \$30 for your generic prescriptions, and then for the non-generics it will give you a discount. It also comes with a urgent care virtual package. The hospital indemnity benefits that I will cover will be daily hospital confinements, \$100 from the bill per day, intensive care or coronary care unit for \$100 per day from the bill. Annual first occurrence hospital is \$1,500. For surgical, the benefit is up to \$2,000 based on the surgical schedule. The anesthesia benefit shown to be 25% of your surgical benefit. Outpatient sickness is covered at \$75. Diagnostic testing is covered at \$250 per year. The wellness exam or test is cover at \$75 per year. And then it also has a group accident package and what that package will be covering you for will be hospital emergency room, \$250, for the physician's office or emergency dental work, \$50, hospital admissions or intensive care unit. For the hospital admission it will be \$250 and for the intensive care unit, \$200. Daily hospital confinements are covered, \$800. For accidental dismemberment, ADMD, you do we cover up to \$15,000. And then the ambulance by ground or air is cover at \$250 and medical imaging at \$100. Um, I do want to also comment, out of the medical plans that they're currently offering, you are on the highest tier.

Speaker speaker_2: Okay. So I had no idea I was on this plan. I actually had purchased another plan last year out of, like for ... So this is a little crazy that I'm paying for a plan and not getting any information for it. Like, I don't have a card or anything.

Speaker speaker_1: So the reason why you don't have a physical card that would have been sent to your home is because that specific carrier, which is American Public Life, they don't do a hard copy of the benefit guide for their medical plans unless it's requested. It would have been sent to the email.

Speaker speaker_2: Okay. So I've been essentially paying for something for years that I haven't been using, which is absolutely ridiculous.

Speaker speaker_1: Okay.

Speaker speaker_2: Okay. Um, I would like you to send me information on this plan. Like, if I'm paying for it, I need to know how to access it.

Speaker speaker_1: So we're just the account administrators. The only thing that I can send you is a copy of the benefit guide for your staffing company. If you wanted, like, a cover of benefits explanation, you will have to speak with the carrier for them to send that to you, which is American Public Life.

Speaker speaker_2: Okay. So, because... I mean, how would I use this health plan if I don't have any information on it? Like, and they don't send me anything on it. I've never received an email from them, ever.

Speaker speaker_1: Okay. So these are PPO limited plans. They're not like you would say, if you were to have benefits with Blue Cross Blue Shield or Cigna, where when they become active they send you a letter home, um, with a small summary of what is covered.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Due to the fact that these are PPO limited, they do not have that type of feature. Once you become active, specifically with your carrier, they just send a digital copy of your benefit card. If you wanted a specific list or a small summary of what the benefits will cover, the best thing we can offer you is a copy of the benefit card. If you... I mean, the benefit guide. If you wanted more information specifically about your plan, I would suggest speaking with the carrier. At this moment, the additional information that I can provide to you is a copy of your benefit card digitally, and a copy of the benefit guide.

Speaker speaker_2: Okay. Um, I will... Um, yes, I would like that. Um, also, how do I c- I'm, I don't know... Who do I c- contact to find out, uh, how to use this health plan?

Speaker speaker_1: So the health plan, you will use it as you would any other plan. You present your benefit card at, to the hospital or the provider's office that you go to.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: The plan itself doesn't have anything like... How would I explain that part? Um, network requirement, when there's a specific list of places as well as doctors that you have to go in order for the benefits to be covered. This plan doesn't have that type of requirement. As long as the doctor office or the provider's office that you're going to does work with your carrier, which is American Public Life, you're good to go as far as using those benefits.

Speaker speaker_2: Okay. So you're gonna send me this card? Or is American Public Life sending me this card?

Speaker speaker_1: I'm gonna send you the card now.

Speaker speaker_2: Okay. And you have a list of the benefits that they provide? Or you don't have that?

Speaker speaker_1: I have a benefit guide of the benefits that your staffing company offers.

Speaker speaker_2: Okay. If you can get-

Speaker speaker_1: So the information on the... I'm sorry, go ahead.

Speaker speaker_2: Mm-hmm. Okay. Do you have a number for them?

Speaker speaker_1: For American Public Life? Yes, ma'am.

Speaker speaker_2: Okay. What is their number?

Speaker speaker_1: It is 800-

Speaker speaker_2: Okay.

Speaker speaker_1: ... 256-

Speaker speaker_2: Okay.

Speaker speaker_1: ... 8606.

Speaker speaker_2: Okay.

Speaker speaker_1: And then that, what I was going to say is, the benefit guide that I'm sending you will have the information in regards to your plan, um, that I disclosed with you previously. Also-

Speaker speaker_2: Okay.

Speaker speaker_1: ... in the event that you're looking to make any changes on your current policy to add any additional plans, you'll have 'til this Wednesday 18 to make any additions to the policy. That will be when your company ends their company open enrollment period.

Speaker speaker_2: So, okay. There is a... I'm so confused. So there is other benefits available?

Speaker speaker_1: Yes, ma'am. But-

Speaker speaker_2: Okay. And where do I find those?

Speaker speaker_1: On the benefit guide that I just sent you.

Speaker speaker_2: Okay. So, what benefit plan am I on? Have you-

Speaker speaker_1: The current plan that you're-

Speaker speaker_2: ... used this card? This is a... Uh, so this is my ID card, this attachment?

Speaker speaker_1: From what I'm looking at, the one that I sent you just now-

Speaker speaker_2: Uh-

Speaker speaker_1: ... that has the subject line as ID Card, I believe I accidentally put us on the benefit guide and sent it on that one.

Speaker speaker_2: Okay.

Speaker speaker_1: I'm redoing the email right now.

Speaker speaker_2: Okay. Mm.

Speaker speaker_1: Okay, so I just sent it to you now. It should be getting there shortly.

Speaker speaker_2: Okay. Okay. They said... Okay. All right. So I have... Limited insurance. Limited hospital indemnity. I see three plans on here: Stay Healthy, Insure Plus, and Insure Plus Enhanced.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: So, I don't see anything regarding those on my card.

Speaker speaker_1: So on the plan that I sent, I mean, on the last email that I sent you?

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: It has the name of your plan, where it's advising you that you have Insure Plus Enhanced.

Speaker speaker_2: I'm sorry?

Speaker speaker_1: Yes, ma'am. Insure Plus Enhanced is the name of the plan you're currently enrolled into.

Speaker speaker_2: Okay. Am I also enrolled in Stay Healthy and Insured Plus?

Speaker speaker_1: No, ma'am only the one mentioned in the email, Insure Plus Enhanced.

Speaker speaker_2: Okay. So... Okay. I'm sorry?

Speaker speaker_1: No, ma'am. I didn't say anything.

Speaker speaker_2: Okay. So wouldn't I n-... So this doesn't cover any preventative care?

Speaker speaker_1: No, ma'am.

Speaker speaker_2: So what does Stay Healthy cover? Does it cover preventative care?

Speaker speaker_1: Yes, ma'am. So Stay Healthy is preventive-

Speaker speaker_2: Like, doctor's visit?

Speaker speaker_1: No, ma'am. A doctor visit is not preventative. Stay Healthy will cover preventative services only, and the InSure Plus plan will only cover hospital indemnity. So that's Stay Healthy specifically speaking. What it's going to cover is the actual preventative services that we get to make sure we're up to health, the annual physical, your d- screenings for blood pressure, iron deficiency, your counseling for a healthy diet, as well as avoiding any of the exposures from the sun. Those preventative immunizations, like the one for the influenza, pertussis, or varicella, as well as generic preventative prescriptions, like vitamins and the approved contraceptive methods. It is going to also come with that virtual urgent care package, and it has a free Rx membership for the medications on it.

Speaker speaker_2: Okay. So am I correct to say I would need all three of these benefits to have full coverage?

Speaker speaker_1: No, ma'am. So none of the plans will provide you full coverage due to them being PPO limited. From the InSure Plus plan, you're able to mix one with the Stay Healthy, but you cannot enroll into both InSure Plus plans, because it is essentially the same plan, just two different tiers.

Speaker speaker_2: Okay. So InSure Plus and InSure Plus Enhanced are the same, or similar, but a little different. InSure Plus has more benefits.

Speaker speaker_1: They're the same plan, it's just that they're going into a tier system. All right? If it makes it easier to understand, they're in a level system. InSure Plus-

Speaker speaker_2: Okay.

Speaker speaker_1: ... is level one. InSure Plus Enhanced is level two.

Speaker speaker_2: Okay. Then I should be enrolled in Stay Healthy and InSure Plus Enhanced to get, like, regular medical coverage?

Speaker speaker_1: If you would like to have both tr- hospital indemnity and preventative services covered, then yes, ma'am.

Speaker speaker_2: Okay.

Speaker speaker_1: But there's no such thing as normal coverage. What I mean by that is, I'm not sure if you're comparing it to another type of plan.

Speaker speaker_2: I'm just trying to figure out what it covers, just in terms of a general health insurance plan. Like, is this the same as the ACA?

Speaker speaker_1: I'm not sure what that plan is. I'm not familiar with it. Um, if it makes it easier-

Speaker speaker_2: So-

Speaker speaker_1: ... to understand. Go ahead.

Speaker speaker_2: It's just an American... Like, it's, it's, it's essentially the, any healthcare plan offered by the government goes through the Amer- the Affordable Care Act. So like, Blue Cross insurance or United, is this... Like, this is just a general health plan like those?

Speaker speaker_1: These are PPO limited plans. The Stay Healthy is ACA compliant. What I mean by PPO plan is Preferred Providers Organizations. They have a list of participant providers, hospitals, and clinics. These are not like the plans that you would get with Blue Cross or Blue Shield, due to the fact that what they offer is major medical insurance, which works with deductibles, percentages, and co-pays. These do not.

Speaker speaker_2: Okay. So there are no deduct-... So if I went to a doctor's office, I'm providing full cost?

Speaker speaker_1: No, ma'am. The word limited applies to that as well. They are limited PPO plans. For example, if you're looking at the benefit guide, it will advise you that for your wellness exam or test, it will cover \$75 a year. What that means is that, let's say that wellness exam is \$100. The insurance is going to cover \$75 once a year, and you're responsible for the remaining \$25 to be paid.

Speaker speaker_2: Okay. Okay. But it doesn't include any doctor's visits? Like, if I was sick. Or, or it does?

Speaker speaker_1: It comes with a group accident plan that says that for the physician's office, it will cover you for \$50. So they will cover \$50-

Speaker speaker_2: Okay.

Speaker speaker_1: ... and you're responsible for the remaining of the bill.

Speaker speaker_2: Okay. Okay. Um, okay. Um, that's fine. Okay. Can I add a, um, dental and a vision plan to this?

Speaker speaker_1: Sure. They would also be for employee only with no deduc- I mean, with no dependent?

Speaker speaker_2: Yes. Yep.

Speaker speaker_1: Okay. So the vision is going to be \$2.15 per paycheck. This one works with a co-pay. It will have a co-pay of f- \$10 for your eye exam, a co-pay of \$25 for the lenses and the frames, \$0 co-pay for your contact lens fittings, and the annual frame allowance is \$130 per year.

Speaker speaker_2: Okay.

Speaker speaker_1: And then their dental plan will be \$3.64 per paycheck. This one works with percentages, so it will cover your preventative services at 100% with no deductible. Your basic services, basically restorative services and your radiographs are gonna be covered at 80%. And the annual maximum that it will cover in services will be \$500 with a \$50 deductible.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay. And then aside from the dental and vision, were you looking to add anything else?

Speaker speaker_2: Um.

Speaker speaker_3: I don't know. Um, I don't, so I don't, I don't right now have the preventative care plan, correct?

Speaker speaker_1: That is correct.

Speaker speaker_3: Okay. I will enroll in that as well.

Speaker speaker_1: Okay. So the Stay Healthy, the vision and the dental being added into the policy, you're looking at \$47.07 per paycheck.

Speaker speaker_3: Okay.

Speaker speaker_1: Would that be the final additions you would like to make to the plan? The only other two plans that they offer that you're currently not enrolled into is their short-term disability and their term life, which is their life insurance.

Speaker speaker_3: Um, no, I think I'm good.

Speaker speaker_1: Understood. Do you authorize Oxford Global to make any deductions of 47 cents, I mean, \$47.07 per paycheck?

Speaker speaker_3: Yes.

Speaker speaker_1: All right. So the new policy is going to be effective on January 6th, 2025.

Speaker speaker_3: Okay.

Speaker speaker_1: And then from that week, Friday of it, which will be the 10th of January, will be when they send out the benefit, the benefit cards. Now for the dental, the vision, and

the Stay Healthy preventative, those do get a Hart card without you having to request it. After the 10th, it should take max three to four weeks for them to arrive.

Speaker speaker_3: Okay.

Speaker speaker_1: All right. And was there anything else aside from that that we can assist you with today?

Speaker speaker_3: Um, no, I think I'm all set.

Speaker speaker_1: Understood. I do hope you have a wonderful rest of your day. Thank you for your time today and for calling Benefits in a Cart.

Speaker speaker_3: Okay. Thank you.

Speaker speaker_1: No problem. My pleasure.

Speaker speaker_3: Okay. Bye.

Speaker speaker_1: Bye.