

Transcript: Francesca

Baez-5650746270760960-6182459531018240

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits 10-0-4. My name is Francesca. How can I assist you today? Um, I was told by Morales that you guys are the ones who helped set up, uh, their 10-Swift, uh, insurance for, uh, for S-A, SAA. And, um, I was wondering if, uh, you guys had one set up with me already and if I didn't, then help them get me helped set up, help me get set up with it. Okay. Um, I do have to ask, what's A-S-A? I'm sorry. It's the what? What is SAA? No, it, I'm, I'm a, I'm a 10th from a rep list, but they, they, under, uh, under SAA. If you know Morales. Yes, sir. I know Morales, so my question is, what do you mean when you say you're looking for A as in Apple, S as in Sam, A as in Apple? I'm not sure what those initials are, come up to. Okay. Hang on. Say it again. Sorry. Yes. You say you're with Morales. I understand that part. You want to set up the insurance, I understand that part. But my question is, what do you mean by A as in Apple, S as in Sam, A as in Apple, to get that set up? That, the, that, the SIA part is just, it's the name of, like, the main company that I'm hired, is, like, hired under my, like, above Morales. And, um, it, it, it's just, like, the big place. If they, if you don't, if they don't, then ... because it only mattered to you, then it doesn't matter. I was just wondering if... 'Cause it's, i- it means, like, Subaru of automotive. I was just, it's just that- Okay. ... that the bigger higher up one that I'm under, so. Okay. So let's just DS9. Like, we only need the staffing company's information. Um, the assignment doesn't reflect on our end. Why don't I ask for your social to locate the account? Uh, the last four of my social, it would be 8365. And your last name, please? Lovely. First name Jonathan? Yes. Ooh, what's going on here? Could you verify your mailing address for me and date of birth? Uh, you said, wait, you said, uh, date, uh, da- or address and date of birth? Yes, sir. Please verify your mailing address and your date of birth. Uh, 30 Emerald Pines Court, Apartment 8. And, uh, my birthday would be February 19th, 1998. At the moment, the account doesn't have a good contact number. Would you like to provide one? Uh, sure. S- uh, 765-822-9470. Can I have your email down as your last name, your first name at gmail.com? Yes. Mr. Lovely, are you calling in regards to your company open enrollment period to enroll under that time? On what? Yes, sir. Are you calling due to the company open enrollment period that's coming up? No, I'm calling, uh, because they told me that, like, you guys are the ones who could help me get insurance set up. Oh, okay. So the reason why I asked... You don't have ... enrollment period. A personal enrollment period is basically the first 30 days once you start an assignment with your staffing company, you have those 30 days to be eligible to enroll into insurance. At the moment, you do not have one since it shows for our records you haven't started a new assignment with them since the start of this year. Um, so you'll have to wait for the company enrollment period, which will be during the 23rd of this month. That will be when your company opens their enrollment period for all of the employees to enroll into the insurance. Okay. Yes, sir. So it's just currently not available

yet for you to be eligible to enroll. It will just have to wait 'til the 23rd. Okay. Okay. Um, now I am able to go towards the current benefits that they have. Um, I do have to say, however, with their company open enrollment period coming on this month, there is a possibility that some of the information that we reviewed today, if you would like to, could be changed a little bit. Um, it could be price-wise or it could just be certain plans not being offered or new plans being offered. Okay, so you want me just to go over the c- coverage that they're currently offering with you, just so that you have an idea of them? I mean, yeah. Um, sure for now, I guess. Okay. So the deduction will be made from your paycheck prior to you receiving it. They are gonna be the ones that only have the access to your pay stub and then they send the payment to us. All the benefits are weekly, so it will be per paycheck. If you are on a biweekly assignment, then it will be biweekly that I will be making those deductions. Um, for price-wise, all of the prices are per week. Now, as much as it goes into how much your policy will cost, it all depends on which plans you select as well as whether or not you're putting dependents. All of their plans are separate. There is no bundles, um, in the sense that you will select, let's say for example if you want vision, dental and medical. Those are three separate plans, three separate deductions. Yeah. And that being said, what they offer are PPO limited plans. They offer the benefits of medical, dental, vision, church and disability, which is available only to the employee. Term life, which is basically their life insurance. Yeah. Critical illness, group accident, behavior health, which is virtual only. ID expert, which is an identity theft protection. And lastly they offer a free Rx membership, um, which is for the medications basically. When you're into that membership you also do get a urgent care virtual package along with that membership. Mm-hmm. So those are current- I think the- ... benefits they offered. I think the only ones I would want would just be the three basic ones would be medical, dental and vision. Okay. So there is currently only one of vision and dental that they offered. The vision works with a co-pay. Um, for the current enrollments they provide a two dollars and fifteen cents per paycheck deduction, which will be what's taken out of your paycheck. The way that it will work will be with co-pays, a \$10 co-pay for the eye exam, \$25 co-pay for the lens and frame, \$0 co-pay for contact lens fittings, and the annual frame allowance is \$130. Within the last 30 days any chance that you lost coverage with another carrier? No. Okay. Let's see. And then for the vision one, I mean for the dental one, it is also one plan being offered. The current enrollment shows it being \$3.70 per paycheck. It will cover your preventative services at 100%. Basic services, basic restore services and radiographs at 80%. The annual maximum that it currently \$500 and you'll have a \$50 deductible if it is benefits for just yourself and a spouse. If you are adding family into it, it will be \$150 deductible for family. Okay. And what about the medical? So the medical, there is three plans, four plans, I apologize, in total that are being offered as PPO plans. Aside from that plan there is only one major medical insurance plan. This is also the only one plan that is a monthly deduction rather than a weekly deduction. They do require a separate eligibility. You have to be working 30 hours or more per week to be eligible. Um, if you are interested in it and are found eligible then coverage will be effective first day of the month following 60 days of your employment. And this plan will be \$525.82 per month for employee only with an in- deductible of \$6,500, out of network deductible of \$10,000. The primary care office will have a co-pay of \$15 for primary and \$30 for specialist within network and then out of network it will be 50% after the deductible. Okay. And then the other four PPO limited plans, so they're split in two categories. They have the preventative and they have the hospital indemnity. The best way that I can simplify it will be

the following. Preventative is your checkups to make sure that you are up to health and that you don't have any sickness, whether it is a flu or anything like that. Those are your screenings for blood pressure, iron deficiency, those counseling for healthy diet, avoiding UV exposures, along with your preventative immunizations like tetanus, influenza, varicella and your preventative generic prescriptions such as statins or vitamins. Now that plan does come with a free Rx membership for the medications. It is \$16.83 per paycheck and it does require network. Um, now that plan as well as all of the other medical plans come with a urgent care virtual care package from them. So that one also does bring it. It is called Stay Healthy NEC Pilar RX. And that is a preventative which is \$16.83. Now the other two are the VIP plans. Those are your hospital indemnity which are basically your hospital services like your doctor visits, emergency room, urgent care. There is a VIP standard which is \$17.91 and the VIP Classic which is \$19.83. The difference between the two is the fact that the VIP standard doesn't cover intensive care unit or rehabilitation as well as preventative surgeries, whereas the classic does as well as the size of the classic covers a bit more of a dollar amount in certain services from what the VIP standard would. Okay. And then both of those VIP plans don't require network. They're one of those plans where so long as your doctor does approve or accept the insurance then you're good to go anywhere. And then the very last plan basically has both preventative and hospital indemnity services together but it does require network. It is the MECs Enhance Stay Healthy, and this one will be \$44.04 per paycheck. Now aside from the fact that this is the only PPO plan that has both preventative and hospital indemnity, it's also the only PPO plan that has a co-pay for your medical visit. Primary care you get four visits per year with a \$10 co-pay on the plan. Specialist care gets four visits per year with a \$50 co-pay per visit, and urgent care gets a \$60 co-pay with four urgent care visits per paych- I mean per year. So with this plan it does require networks and s- same as the other Stay Healthy Preventative Plan. Mm-hmm. Mm-hmm. And then the only thing I haven't gone over, I believe will be the PharmaVale prescription which is the prescription package that comes in the MEC Enhance as well as the BAP plan. So the company's co- PharmaVale prescription, they work with a tier system of \$10, \$20 or \$30 for the generic prescriptions. Depending on where your prescription falls, basically where you will end up paying out of pocket and then they give a discount on non-generic prescriptions. Okay. And that how sums up the medical division and the dental they currently offered. I think it I- let me... Let me... God dang it, I can't talk. Sorry if I'm struggling to talk to you, I'm currently in the hospital and I'm, and it's just really hard to talk because I got a tube in side, so. Oh that's okay. So. Take your time. Yeah, so you said I wou- you said that the, those are the plans but I wouldn't be able to set them up until Morales is okay with it then? Or- Yes so until Morales has their company open enrollment period, you won't be able to enroll into it. That will be to the 23rd of December. But you'd be able to save the ones that I'd want until then, on my- I- ... own profile or something? I can put a note on it but we are not able to submit the enrollment itself. Yeah. Well- Like I can notate it, um, just in the event 'cause I know from here to the, to the 23rd it is a long way out so a couple of things are not going to be in our minds already- Yeah. Um, but if you like I can make a note of it so it can be there, but I just can't process it if that makes sense. Yeah, yeah I get that. I was like sorry to leave a note but when they, when, when I can enroll for it that I can't, but I can just, it'll be already there ready and All right and then which one were the ones that you were interested in? You said that, so obviously, uh, vision and dental those two, those two plans and then you said for the medical ones. Uh, which one was

the one for like, uh, like, ugh wha- I'm, I'm trying to think. There were two that you were mentioning that look, that I w- like near the end there that I was interested in. This was the one that- The last one? You s- you were talking about like c- uh, t- you wa- which one was the one that had like the bonus of the, uh, pharmacy stuff as well? For the Free Rx or for the PharmaVale? Uh, I don't remember. There were so much, I'm not sure, it's hard for me to process it all. Right now- Oh that's okay. So just a quick run down again, the medical preventative, that one is \$16.83 and requires network. And then it has the Free Rx membership for the medications and it also has Elixir for the generic preventative. Then you have the two BAPs, the standard which is \$17.91 and the classic which is \$19.83. I think it was- Both of those are with PharmaVale. I think it was the classic one that I was interested in. The classic one? Okay. Yeah. All right so I'll make- I think it was the classic and I was like it was, it sounds like this one, so. . I'm just trying to get- So I went ahead and made the... Go ahead. I said I was trying to get it all memorized and... Oh no, it's okay. So I went ahead and put in the note in the account, um, advising them that you did show interest in that BAP classic dental and vision. Mm-hmm. And what I was going to say is I can also, even though it could change, I could send you a copy of the current benefit guide. 'cause I know certain people they kind of get a better understanding- Yeah. ... seeing it themselves as well. Yeah. All right, so I'll go ahead and send you a copy of it as well. All righty. All right and then just keep in mind to give us a call back on that 23rd. We will be closed 24, 25th but we'll be back open on the 26th. Yeah, 'cause of the holidays but yeah. All righty. Mm-hmm. And let's see, so you'll have all the way to January 31st to get that enrollment processed. Now the only thing I do want you to keep in mind is, when you called in on the 23rd, that policy won't be effective til January 6th of next year. I see.... now I'm certain. 'Cause it... Wait, you said the pol-, it won't be available until then. Yeah, so it won't be... Hi. Then I wonder if it won't even be worth it to set this up because I, I've been an intern at Morales for almost a full year now, so I'm going to get full-time soon for, for the main company. So I wonder if it's even going to be worth it to set up at this point. But it's like I'm in the hospital now, so I was hoping trying to hurry up and get insurance set up real quick, but I might be too late. I might just have to go with whatever the hospital recommended. Of course. So it's completely up to you. They don't have any auto-enrollment and it won't affect your employment negatively if you don't enroll into it. Um, with the benefits, let's say you do get hired on by the current employment that they advise you to, um, assign you. Sorry, not advise you. That they assign you to, all of these policies with the staffing companies, they're linked to your pay stub. So the minute that you start re- stop receiving a paycheck from Morales, there won't be anything to keep the policy active. After four consecutive weeks of there are no being no payment on the fifth week, the policy cancels itself. So I believe that all would depend, um... I would recommend just based on the timing wise, if you feel like it is beneficial to you to have it even if it's for one month or less, it's completely up to you. But you will have all the way from the 23rd of December to the 31st of January to enroll. In the event that you enrolled after the 6th, then the policy would just follow activation protocol based the average which will be one to two weeks for them to start making adoptions. I don't know if we can still save it just in case, because like I don't know if anything's gonna happen between... Like, I'm not them, but like I know that I probably won't be a, like, I wa- I won't be an intern much longer and I know that the comp- main company has their own, um, insurance plan that they apply for their employees, so. Of course, you have plenty of time. You have roughly about give or take two weeks. So I would recommend just

check your options out, depending on which one you feel is the best for you, that will be the best route to take. And like I said, it's completely optional. It won't affect you negatively if you don't enroll. Like I said, I'll just save the plan for now and, uh, I'll try to get it set up then. And then, um, I'll ju- I'll just have to see what I can do when I talk to the medical people here today. But, uh... Understood. All right. Just keep it on the profile and we'll see if I will actually... Like, when I, when the 23rd comes around, we'll try to see what will happen. All right. We'll be here waiting then. All righty. Thank you so much. Thank you. I hope you have a wonderful rest of your day and get better soon. You as w- you as well. Have a nice day. 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 10-0-4. My name is Francesca. How can I assist you today?

Speaker speaker_2: Um, I was told by Morales that you guys are the ones who helped set up, uh, their 10-Swift, uh, insurance for, uh, for S-A, SAA. And, um, I was wondering if, uh, you guys had one set up with me already and if I didn't, then help them get me helped set up, help me get set up with it.

Speaker speaker_1: Okay. Um, I do have to ask, what's A-S-A? I'm sorry.

Speaker speaker_2: It's the what?

Speaker speaker_1: What is SAA?

Speaker speaker_2: No, it, I'm, I'm a, I'm a 10th from a rep list, but they, they, under, uh, under SAA. If you know Morales.

Speaker speaker_1: Yes, sir. I know Morales, so my question is, what do you mean when you say you're looking for A as in Apple, S as in Sam, A as in Apple? I'm not sure what those initials are, come up to.

Speaker speaker_2: Okay. Hang on. Say it again. Sorry.

Speaker speaker_1: Yes. You say you're with Morales. I understand that part. You want to set up the insurance, I understand that part. But my question is, what do you mean by A as in Apple, S as in Sam, A as in Apple, to get that set up?

Speaker speaker_2: That, the, that, the SIA part is just, it's the name of, like, the main company that I'm hired, is, like, hired under my, like, above Morales. And, um, it, it, it's just, like, the big place. If they, if you don't, if they don't, then ... because it only mattered to you, then it doesn't matter. I was just wondering if... 'Cause it's, i- it means, like, Subaru of automotive. I was just, it's just that-

Speaker speaker_1: Okay.

Speaker speaker_2: ... that the bigger higher up one that I'm under, so.

Speaker speaker_1: Okay. So let's just DS9. Like, we only need the staffing company's information. Um, the assignment doesn't reflect on our end. Why don't I ask for your social to locate the account?

Speaker speaker_2: Uh, the last four of my social, it would be 8365.

Speaker speaker_1: And your last name, please?

Speaker speaker_2: Lovely.

Speaker speaker_1: First name Jonathan?

Speaker speaker_2: Yes.

Speaker speaker_1: Ooh, what's going on here? Could you verify your mailing address for me and date of birth?

Speaker speaker_2: Uh, you said, wait, you said, uh, date, uh, da- or address and date of birth?

Speaker speaker_1: Yes, sir. Please verify your mailing address and your date of birth.

Speaker speaker_2: Uh, 30 Emerald Pines Court, Apartment 8. And, uh, my birthday would be February 19th, 1998.

Speaker speaker_1: At the moment, the account doesn't have a good contact number. Would you like to provide one?

Speaker speaker_2: Uh, sure. S- uh, 765-822-9470.

Speaker speaker_1: Can I have your email down as your last name, your first name at gmail.com?

Speaker speaker_2: Yes.

Speaker speaker_1: Mr. Lovely, are you calling in regards to your company open enrollment period to enroll under that time?

Speaker speaker_2: On what?

Speaker speaker_1: Yes, sir. Are you calling due to the company open enrollment period that's coming up?

Speaker speaker_2: No, I'm calling, uh, because they told me that, like, you guys are the ones who could help me get insurance set up.

Speaker speaker_1: Oh, okay. So the reason why I asked... You don't have enrollment period. A personal enrollment period is basically the first 30 days once you start an assignment with your staffing company, you have those 30 days to be eligible to enroll into insurance. At the moment, you do not have one since it shows for our records you haven't started a new assignment with them since the start of this year. Um, so you'll have to wait for the company enrollment period, which will be during the 23rd of this month. That will be when your company opens their enrollment period for all of the employees to enroll into the

insurance.

Speaker speaker_2: Okay.

Speaker speaker_1: Yes, sir. So it's just currently not available yet for you to be eligible to enroll. It will just have to wait 'til the 23rd.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay. Um, now I am able to go towards the current benefits that they have. Um, I do have to say, however, with their company open enrollment period coming on this month, there is a possibility that some of the information that we reviewed today, if you would like to, could be changed a little bit. Um, it could be price-wise or it could just be certain plans not being offered or new plans being offered. Okay, so you want me just to go over the c- coverage that they're currently offering with you, just so that you have an idea of them?

Speaker speaker_2: I mean, yeah. Um, sure for now, I guess.

Speaker speaker_1: Okay. So the deduction will be made from your paycheck prior to you receiving it. They are gonna be the ones that only have the access to your pay stub and then they send the payment to us. All the benefits are weekly, so it will be per paycheck. If you are on a biweekly assignment, then it will be biweekly that I will be making those deductions. Um, for price-wise, all of the prices are per week. Now, as much as it goes into how much your policy will cost, it all depends on which plans you select as well as whether or not you're putting dependents. All of their plans are separate. There is no bundles, um, in the sense that you will select, let's say for example if you want vision, dental and medical. Those are three separate plans, three separate deductions.

Speaker speaker_3: Yeah.

Speaker speaker_1: And that being said, what they offer are PPO limited plans. They offer the benefits of medical, dental, vision, church and disability, which is available only to the employee. Term life, which is basically their life insurance.

Speaker speaker_3: Yeah.

Speaker speaker_1: Critical illness, group accident, behavior health, which is virtual only. ID expert, which is an identity theft protection. And lastly they offer a free Rx membership, um, which is for the medications basically. When you're into that membership you also do get a urgent care virtual package along with that membership.

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: So those are current-

Speaker speaker_3: I think the-

Speaker speaker_1: ... benefits they offered.

Speaker speaker_3: I think the only ones I would want would just be the three basic ones would be medical, dental and vision.

Speaker speaker_1: Okay. So there is currently only one of vision and dental that they offered. The vision works with a co-pay. Um, for the current enrollments they provide a two dollars and fifteen cents per paycheck deduction, which will be what's taken out of your paycheck. The way that it will work will be with co-pays, a \$10 co-pay for the eye exam, \$25 co-pay for the lens and frame, \$0 co-pay for contact lens fittings, and the annual frame allowance is \$130. Within the last 30 days any chance that you lost coverage with another carrier?

Speaker speaker_3: No.

Speaker speaker_1: Okay. Let's see. And then for the vision one, I mean for the dental one, it is also one plan being offered. The current enrollment shows it being \$3.70 per paycheck. It will cover your preventative services at 100%. Basic services, basic restore services and radiographs at 80%. The annual maximum that it currently \$500 and you'll have a \$50 deductible if it is benefits for just yourself and a spouse. If you are adding family into it, it will be \$150 deductible for family.

Speaker speaker_3: Okay. And what about the medical?

Speaker speaker_1: So the medical, there is three plans, four plans, I apologize, in total that are being offered as PPO plans. Aside from that plan there is only one major medical insurance plan. This is also the only one plan that is a monthly deduction rather than a weekly deduction. They do require a separate eligibility. You have to be working 30 hours or more per week to be eligible. Um, if you are interested in it and are found eligible then coverage will be effective first day of the month following 60 days of your employment. And this plan will be \$525.82 per month for employee only with an in- deductible of \$6,500, out of network deductible of \$10,000. The primary care office will have a co-pay of \$15 for primary and \$30 for specialist within network and then out of network it will be 50% after the deductible. Okay. And then the other four PPO limited plans, so they're split in two categories. They have the preventative and they have the hospital indemnity. The best way that I can simplify it will be the following. Preventative is your checkups to make sure that you are up to health and that you don't have any sickness, whether it is a flu or anything like that. Those are your screenings for blood pressure, iron deficiency, those counseling for healthy diet, avoiding UV exposures, along with your preventative immunizations like tetanus, influenza, varicella and your preventative generic prescriptions such as statins or vitamins. Now that plan does come with a free Rx membership for the medications. It is \$16.83 per paycheck and it does require network. Um, now that plan as well as all of the other medical plans come with a urgent care virtual care package from them. So that one also does bring it. It is called Stay Healthy NEC Pilar RX. And that is a preventative which is \$16.83. Now the other two are the VIP plans. Those are your hospital indemnity which are basically your hospital services like your doctor visits, emergency room, urgent care. There is a VIP standard which is \$17.91 and the VIP Classic which is \$19.83. The difference between the two is the fact that the VIP standard doesn't cover intensive care unit or rehabilitation as well as preventative surgeries, whereas the classic does as well as the size of the classic covers a bit more of a dollar amount in certain services from what the VIP standard would.

Speaker speaker_3: Okay.

Speaker speaker_1: And then both of those VIP plans don't require network. They're one of those plans where so long as your doctor does approve or accept the insurance then you're good to go anywhere. And then the very last plan basically has both preventative and hospital indemnity services together but it does require network. It is the MECs Enhance Stay Healthy, and this one will be \$44.04 per paycheck. Now aside from the fact that this is the only PPO plan that has both preventative and hospital indemnity, it's also the only PPO plan that has a co-pay for your medical visit. Primary care you get four visits per year with a \$10 co-pay on the plan. Specialist care gets four visits per year with a \$50 co-pay per visit, and urgent care gets a \$60 co-pay with four urgent care visits per paych- I mean per year. So with this plan it does require networks and s- same as the other Stay Healthy Preventative Plan.

Speaker speaker_2: Mm-hmm. Mm-hmm.

Speaker speaker_1: And then the only thing I haven't gone over, I believe will be the PharmaVale prescription which is the prescription package that comes in the MEC Enhance as well as the BAP plan. So the company's co- PharmaVale prescription, they work with a tier system of \$10, \$20 or \$30 for the generic prescriptions. Depending on where your prescription falls, basically where you will end up paying out of pocket and then they give a discount on non-generic prescriptions.

Speaker speaker_2: Okay.

Speaker speaker_1: And that how sums up the medical division and the dental they currently offered.

Speaker speaker_2: I think it I- let me... Let me... God dang it, I can't talk. Sorry if I'm struggling to talk to you, I'm currently in the hospital and I'm, and it's just really hard to talk because I got a tube in side, so.

Speaker speaker_1: Oh that's okay.

Speaker speaker_2: So.

Speaker speaker_1: Take your time.

Speaker speaker_2: Yeah, so you said I wou- you said that the, those are the plans but I wouldn't be able to set them up until Morales is okay with it then? Or-

Speaker speaker_1: Yes so until Morales has their company open enrollment period, you won't be able to enroll into it. That will be to the 23rd of December.

Speaker speaker_2: But you'd be able to save the ones that I'd want until then, on my-

Speaker speaker_1: I-

Speaker speaker_2: ... own profile or something?

Speaker speaker_1: I can put a note on it but we are not able to submit the enrollment itself.

Speaker speaker_2: Yeah. Well-

Speaker speaker_1: Like I can notate it, um, just in the event 'cause I know from here to the, to the 23rd it is a long way out so a couple of things are not going to be in our minds already-

Speaker speaker_2: Yeah.

Speaker speaker_1: Um, but if you like I can make a note of it so it can be there, but I just can't process it if that makes sense.

Speaker speaker_2: Yeah, yeah I get that. I was like sorry to leave a note but when they, when, when I can enroll for it that I can't, but I can just, it'll be already there ready and

Speaker speaker_1: All right and then which one were the ones that you were interested in?

Speaker speaker_2: You said that, so obviously, uh, vision and dental those two, those two plans and then you said for the medical ones. Uh, which one was the one for like, uh, like, ugh wha- I'm, I'm trying to think. There were two that you were mentioning that look, that I w- like near the end there that I was interested in. This was the one that-

Speaker speaker_1: The last one?

Speaker speaker_2: You s- you were talking about like c- uh, t- you wa- which one was the one that had like the bonus of the, uh, pharmacy stuff as well?

Speaker speaker_1: For the Free Rx or for the PharmaVale?

Speaker speaker_2: Uh, I don't remember. There were so much, I'm not sure, it's hard for me to process it all. Right now-

Speaker speaker_1: Oh that's okay. So just a quick run down again, the medical preventative, that one is \$16.83 and requires network. And then it has the Free Rx membership for the medications and it also has Elixir for the generic preventative. Then you have the two BAPs, the standard which is \$17.91 and the classic which is \$19.83.

Speaker speaker_2: I think it was-

Speaker speaker_1: Both of those are with PharmaVale.

Speaker speaker_2: I think it was the classic one that I was interested in.

Speaker speaker_1: The classic one? Okay.

Speaker speaker_2: Yeah.

Speaker speaker_1: All right so I'll make-

Speaker speaker_2: I think it was the classic and I was like it was, it sounds like this one, so.

Speaker speaker_1: .

Speaker speaker_2: I'm just trying to get-

Speaker speaker_1: So I went ahead and made the... Go ahead.

Speaker speaker_2: I said I was trying to get it all memorized and...

Speaker speaker_1: Oh no, it's okay. So I went ahead and put in the note in the account, um, advising them that you did show interest in that BAP classic dental and vision.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And what I was going to say is I can also, even though it could change, I could send you a copy of the current benefit guide. 'cause I know certain people they kind of get a better understanding-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... seeing it themselves as well.

Speaker speaker_2: Yeah.

Speaker speaker_1: All right, so I'll go ahead and send you a copy of it as well.

Speaker speaker_2: All righty.

Speaker speaker_1: All right and then just keep in mind to give us a call back on that 23rd. We will be closed 24, 25th but we'll be back open on the 26th.

Speaker speaker_2: Yeah, 'cause of the holidays but yeah. All righty.

Speaker speaker_1: Mm-hmm. And let's see, so you'll have all the way to January 31st to get that enrollment processed. Now the only thing I do want you to keep in mind is, when you called in on the 23rd, that policy won't be effective til January 6th of next year.

Speaker speaker_2: I see.... now I'm certain. 'Cause it... Wait, you said the pol-, it won't be available until then.

Speaker speaker_1: Yeah, so it won't be... Hi.

Speaker speaker_2: Then I wonder if it won't even be worth it to set this up because I, I've been an intern at Morales for almost a full year now, so I'm going to get full-time soon for, for the main company. So I wonder if it's even going to be worth it to set up at this point. But it's like I'm in the hospital now, so I was hoping trying to hurry up and get insurance set up real quick, but I might be too late. I might just have to go with whatever the hospital recommended.

Speaker speaker_1: Of course. So it's completely up to you. They don't have any auto-enrollment and it won't affect your employment negatively if you don't enroll into it. Um, with the benefits, let's say you do get hired on by the current employment that they advise you to, um, assign you. Sorry, not advise you. That they assign you to, all of these policies with the staffing companies, they're linked to your pay stub. So the minute that you start re- stop receiving a paycheck from Morales, there won't be anything to keep the policy active. After four consecutive weeks of there are no being no payment on the fifth week, the policy cancels itself. So I believe that all would depend, um... I would recommend just based on the timing wise, if you feel like it is beneficial to you to have it even if it's for one month or less, it's completely up to you. But you will have all the way from the 23rd of December to the 31st of January to enroll. In the event that you enrolled after the 6th, then the policy would just follow activation protocol based the average which will be one to two weeks for them to start making

adoptions.

Speaker speaker_2: I don't know if we can still save it just in case, because like I don't know if anything's gonna happen between... Like, I'm not them, but like I know that I probably won't be a, like, I wa- I won't be an intern much longer and I know that the comp- main company has their own, um, insurance plan that they apply for their employees, so.

Speaker speaker_1: Of course, you have plenty of time. You have roughly about give or take two weeks. So I would recommend just check your options out, depending on which one you feel is the best for you, that will be the best route to take. And like I said, it's completely optional. It won't affect you negatively if you don't enroll.

Speaker speaker_2: Like I said, I'll just save the plan for now and, uh, I'll try to get it set up then. And then, um, I'll ju- I'll just have to see what I can do when I talk to the medical people here today. But, uh...

Speaker speaker_1: Understood.

Speaker speaker_2: All right. Just keep it on the profile and we'll see if I will actually... Like, when I, when the 23rd comes around, we'll try to see what will happen.

Speaker speaker_1: All right. We'll be here waiting then.

Speaker speaker_2: All righty. Thank you so much.

Speaker speaker_1: Thank you. I hope you have a wonderful rest of your day and get better soon.

Speaker speaker_2: You as w- you as well. Have a nice day.

Speaker speaker_1: Bye-bye.

Speaker speaker_2: Bye.