

Transcript: Francesca

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Medical Center of Karma. This is Francesca. How can I assist you today? Uh, yes, I was calling... um, to figure out if I could enroll, um- Okay. ... for health insurance. What staffing company do you work with? Creative Circle. And what are the last four of your Social and last name? Sorry? Say that again. What are the last four of your Social and the last name? Um, my last name is Bellington. And then the last five, four is 5194. Okay. And to make sure that we're on the correct account, can you please verify your mailing address and your date of birth? Yes. My date of birth is July 1st, 1994 and my mailing address is 55D Trajan Road, Wayne, New Jersey 07470. We have that phone number to reach you down as 845-826-2244? Yes. And then your email, first and last name@gmail.com? Yes. All right. And you are still able to enroll your company, open enrollment period's still going on until the 31st of January. Do you know which plans you wanted to be enrolled into? Yes. Um, so that's why I was kind of calling to get more information about as well. Based on the state that I'm employed in, what's the... Do you know what the required health plans for me to have are? Is it the, um... Is it the Preferred Choice plans and then everything else is extra? Or is it the Stay Healthy MEC plan? When you mean what the requirements are that you need to have, do you mean tax wise? Yes. So we wouldn't be able to answer that. You'll have to get with the person that usually files all your taxes, your income tax. Mm-hmm. We're only the account administrators for the benefits, it all depends on your state. So I recommend- Gotcha. ... speaking with whoever it is that files the taxes. Usually, they will be the ones that have that information for you and they can let you know specifically what your state requirements are to not have to pay any fine, um, once you fill out those income tax. What I can do is send you a copy of the benefit guide for your staffing company. Um, that way if you feel that it would be best, you can share it with that person and maybe they'll be able to advise you from the benefits that Creative Circle's currently offering which are the ones that you need to be enrolled into. Okay. Yeah, you can feel free to send it. Um, the other question I have is how quickly will these, um, benefits start to go into effect? So if you were to enroll by end of day today, if I'm not mistaking, it will be effective January 6th. However, if you called in any time after Tuesday and on, it will be two days after that week being processed for them to make the deduction. Keeping in mind we're gonna be closed tomorrow, the 31st and the 1st. Okay. And if for any reason that I need to, to go to the doctor or do a visit, would I be able to be reimbursed if I had to make a payment today for that visit? No, sir, because you're getting services for something that you haven't paid for yet. So if you were to get any medical services before your benefits become active, that's not gonna be reimbursed since you weren't effective during that time of service. Okay. All right. Um... And so how do I go about enrolling? Can I do that today over the phone? Yes, sir. You can do it with us over the phone.

Okay. I was interested in, um, the Preferred Choice Plus and the, um, the Dental Vision Term Life bundle. The Preferred Choice wa- um, Plus One, is that you reading it off from a benefit guide? A benefit guide? Yeah. The reason why I'm asking, sir, is 'cause we don't have any selection that go off by one, by that. The name of the medical plans is InSure Plus Basic, InSure Plus Enhanced and InSure Plus Premier. So I'm not sure if you're reading those names off from a document, 'cause then it could be that you're supposed to have benefits with the other account administrator that Creative Circle could have. No, the, the ones you described are there. I just think it has them in a, in a, in a bracket category that's listed Preferred Choice Plus and then I think in that category, category, I can choose one of the three that you just listed. Okay. All right. This number- But there is a preventative medical plan as well that I'm seeing, um-And so... Yes, sir. That would be the Stay Healthy, MEC TeleRx. That's a preventative plan they offered. Right. I think in the disclosure down here it says that, um... it says that MEC is not, um... the preventative medical plan does not meet the State of Massachusetts minimum credible coverage standards and I'm required to have MCC. Do you know if MCC is any of the ones that's covered by the other plans that you described? The, um... the insurance... the Insured Plus Basic or your Insured Plus Enhanced or Premier? To be quite honest, no sir, I would not have that information. I don't even see it on the benefit guide that was provided to us. Um, I don't see any mention of an MCC, to be honest with you. I can put you on hold and ask, but I'm not too sure that we have that information to be quite frank. Okay. Y- I guess MCC just... the... stands for minimum credible, um, credible coverage and the... and the requirements posted, um... it has some requirements that are posted but... yes, you could find out more information. That would be... I wouldn't mind holding for that. Sure thing, sir. Bear with me one moment. I will place you in a quick hold. Thank you so much for holding, sir. Okay. Um, so no, we don't have any information or any plan that are MCC. Um, we have that Stay Healthy MEC TeleRx plan. Okay. Um... Yes, sir. I mean, it does say that it meets the standard of the Affordable Care Act, the ACA plans, um, and that it does provide tele-medical services to treat injuries and sickness, but that's about it. Okay. Um... So then in this case, do you know, like, what-Do you have an answer as to which of the medical plans would suffice for my tax purposes? No, sir, 'cause I explained it previously. Is that something you're interested in? We don't work with just one state. We work for the whole country. So we wouldn't be able to advise you which plan will make you avoid the penalty or the fee once you pay your taxes. You need to speak with your tax office. We're not gonna have that information since we service all of the states of the country. Okay. And what is the difference between the MEC that you guys provide and just the like, for example, the Insure Plus Basic? It'll be the fact that the MEC is preventative only and the Insure Plus Basic is hospital indemnity only. Those are two separate services. Preventative services are when you're making sure you're up to health. Hospital indemnity is when you're getting treatment. Oh, okay. So for example, preventative could be like... Yeah, I'm just thinking we'll cover like the... A portion or all of the expenses of, like, if I had to go to get, like, blood work done or something like that? Or just my own personal, um, health check-up? So based on the information provided for that plan, it is gonna cover, um, your preventative screenings, so that blood pressure, cholesterol, cancer, um, as well as lung cancer. It will cover your counseling for healthy diet, avoiding any of the exposure. That yearly annual physical as well is covered in there. As long as you stay within network, all of those services will be covered 100%. But if you do not go to an in-network provider, it won't cover any services. Now, the preventative

MEC Stay Healthy is the only plan that will cover their services at 100% provided that they are preventative and covered under the plan. Whereas the Insure Plus Basic that have those hospital services for treatment, they only cover a set dollar amount for services. Okay. And so, um, and then like another example, like, for like, for like the MCC is like if I needed to get, like, a screening or test, testing for, like, sexual health and stuff like that. That's also included in that as well? No, sir. It will only cover the preventative services that I went over with you. I wouldn't be able to compare the Stay Healthy MEC plan to any MCC plan since we don't offer them. And I don't have that knowledge. I apologize. So do you have, do you have, uh, um, I guess like a, a breakdown or guide of, like, what each of these plans entail and what they cover? Yes, sir. That information will be found in the benefit card that I sent to your email, from our office email, info@benefitsincard.com. Okay. Um, gotcha. Okay. Yeah. I received it. Yeah, sure. Do you know why this... Do you know why it doesn't c- cover certain screenings versus others? Like you s- you seem to have listed, like, more of the common stuff like you said blood pressure, yearly check-up, and things like that, but not blood work s- s- specifically. So these are services that your staffing company selects for their employees. I wouldn't know specifically why this selective plan only covers those specific screenings and why it's restricted to that. Um, I can, however- Oh, yeah. ... remind you that that is what your staffing company selected to offer their members. Gotcha, gotcha. I see what you're saying. Okay. That makes sense. Okay. But, um, and, and so, um, lastly, I, I noticed that at the bottom here I noticed is a critical illness coverage, benefit coverage. Do you know what that covers and, and entails? What accidents... So the critical illness plan doesn't cover accidents. It covers critical illnesses that usual insurance wouldn't. Like for example, it covers heart attacks at 100%. Some insurance company consider a heart attack a natural cause and they don't usually cover it. With the critical illness package you will have that covered at 100% from the benefit amount that they provide for that plan of \$5,000. So all the percents I'm gonna mention will be based on that \$5,000 benefit amount. Coronary bypass or surgery recommendation is covered at 25%. Coronary angioplasty recommendation is covered at 500. Permanent damage due to a stroke, mergen- I mean major organ failure, end stage renal failure, coma due to a covered accident, permanent paral- paralysis due to an accidental spinal cord injury, major burns, occupational HIV, hepatitis B, C, or D, as well as in benzo cancer, all of those are covered at 100%. Your carcinoma in the SITU is covered at 25% and skin cancer is covered at 250. Um, I do want to say as far as group accident goes, all of those plans, the Insure Plus plans have that group accident package already built into it. So additionally what the Insure Plus is that group accident coverage will be \$250 from the bill for the emergency room, \$50 of the bill for a physician's office or emergency dental work, \$250 of the bill for hospital admission, \$100 of the bill for daily hospital confinement... two hundred dollars of the bill for intensive care unit. It has an accidental dismemberment up to \$15,000 for the employee. The ambulance by ground or air cover at 250 and then the medical imagings cover at a hundred perf... at a hundred dollars, sorry. So all of those will be what the group accident plan that they offer covers regardless if you get it on its own or if you're getting that coverage through the InshurPlus plan. They are both gonna be the same coverage for that group accident benefit. Okay. So just so I'm understanding this correctly- Mm-hmm. ... if I get the InshurPlus Basic plan, it'll entail all of the below, um, individual plans that I see here, the dental, vision, term life bundle, critical illness, accident, telebehavior, and free Rx, or are those things that I have to enroll separately? They will be enrolled separately, sir. As title on page

number three, there are additional benefit options. They don't come as a bundle with any of the Inshur plans. The only thing that will come additional with your InshurPlus plans will be that group accident plan. Everything else on that number three page as well as the number four for the free Rx, that is all additional and it will have an additional cost. Okay. And you said the group access, what page is that located on, the group? That will be also on that page number three where that vision and dental is. It will be the last plan to the left bottom corner. Okay. It is labeled down as 24 Hour Group Accident. Page three. Oh, the 24 Hour Group Accident? Yes, sir. Okay. Um, and all of these, um, can you tell like all these, uh, plans and enrollments, are they, um, are they to be paid out of my, uh, paycheck, um, with each paycheck or is it like a monthly breakdown? No, sir. All of these plans will file the frequency that you get paid. It will be weekly benefits. In the event that you are a biweekly, you simply double the amount that you see there and it'll be double that amount. For example, that 24 Hour Group Accident if your weekly is \$2.01 per paycheck. But if you're biweekly it will be \$4.02 per paycheck. Gotcha. And once I choose or I elect for my plan, they're pretty much baked in? They can't be changed after, added or removed? Yes, sir. So once you're enrolled into Benefits, the only thing that you're able to do after the open enrollment period is over will be cancellations. Um, also keeping in mind that the MEC Stay Healthy, uh, preventative plan is under section 125, which is an IRS regulation. So that will be the only plan that's gonna be deducted prior to tax deduction due to being a pre-tax plan. They restrict either making changes or cancellations on it unless you have an open enrollment period or a qualified life event. Okay. Um, so wait, you just said that the MEC is a i- required IRS plan? No, sir. The MEC has an IRS regulation. It's pre-taxed. Anything that's taken prior to taxes has the IRS involved in it because you're not being taxed on that deduction. Right. Gotcha. Okay. Yeah, so it doesn't mean that it will meet any fee or requirement for you now to be charged by the time that you pay your income tax. It just means that prior to taking the taxes out of your pay stub, the MEC will be deducted. Okay. And is that something that I have to pay off, pay taxes for once I, when I go to file my, my taxes? Is that what you're saying? No, sir. I'm just simply saying that before they take the taxes out, they're gonna take the MEC, which means that if you get paid \$150, out of those \$150 they're gonna take the MEC plan out of there. Let's say for example that out of those \$150 we take out \$15 for the MEC. It means that you'll have \$135 for them to take out the taxes that they usually take out and then provide you the rest of the money for your check. Gotcha. Okay. Um, all right. I think, um, I think I'm ready to just pick the ones that I'm gonna pick. It sounds to me like I'm gonna need to do the MEC, um, the InshurPlus Basic, and the dental, vision, term life bundle. Okay. So you are looking at \$40.74 per paycheck. Do you authorize Creative Circle to make those deductions for you? Let me just double check the math. Uh... Actually, another question I had real quick. Um, you said \$40.74. That's the same thing I got. Yeah. I was gonna ask is, in that document that you sh- sent to me, does it break down the difference between the Insurance Plus versus the Enhance and pre- Premier? Yes, sir. If you go into page number two, it will show you the difference between those three. Page two. Um. Ah, page three. Okay. Let's see. Let's see. Um. Is it page three or page four? Oh, okay. It will be page three, sir. I mean page two, sir, if you go guided by the number that's at the bottom of the pages. Oh. Okay, okay, okay. Okay, s- so actually now I see what you were saying. Earlier on you said, "It's page three," I didn't actually see it, but now I see it. Okay. Um. Make sure... So, the only point that I'm noticing that, of differentiation, is really just my, what, my daily hospital copays, and... That's not a copay step. That's the

amount that the insurance will cover and you're responsible for the remaining of the bill. Okay. So, in the example of Insurance Plus, my insurance will only cover \$50 if I were to get the plus of my insurance bill a day, and then the rest I'll need to cover? That is correct. So if you were to have daily hospital confinement, the Insure+ Basic will only pay \$50 from the bill per day, and then you'll be responsible for the remaining. Um. Okay. And then the same thing with the annual first recurrence hospital. That just means like, if for the first time that I'm admitted into the hospital, you guys will cover \$500, and then the rest of that initial hospital bill would be covered by me? Um, yes, sir. The only thing I do wanna clarify, we don't own any of these plans, we only administer them. That will be with the carrier and your staffing company. Say that again. Yes, sir. I was just clarifying that these are not benefits in our current owned plans, we're not the insurance company, we're just the administrator. To be specifically speaking, those Insure+ plans will be with American Public Life through your staffing company. American Public? Yes, sir. American Public Life is the carrier for the Insure+ plans. Oh, okay. Okay. I see. All right. So, they're the ones you're saying that can kind of give me a better understanding of these plans because you n- they're the ones that set them, not you? No, sir. What I'm trying to clarify is you said that we would only cover \$50. It is not we, Benefits in a Card, it is American Public Life that will only cover \$50. All I'm trying to say is that you don't have benefits with Benefits In a Cards, I was just saying with a company, and we'll only be administrators. Your staffing company is the one offering you the benefits, and you're getting it with American Public Life. Gotcha. Gotcha. I'm just trying to avoid the confusion, you have you being at your doctor's h- visits and saying you have benefits with Benefits in a Card rather than American Public Life. If that makes sense. So... No, that makes sense. So, what are you guys', what is you guy's role in this then? Am I just... You guys is just the administrator that helps set up the account? Yes, sir. So we're just the administrators that help you process the enrollments, assist you in any of the coverage questions that we can answer, guide you to the right parties if we don't have the information, or guide you to the right party that you're looking information from. Gotcha. Okay. Um. Yeah. I think I should be good with the... with the, um, with the Plus, because it looks like, with the exception of, um, the hospital daily bills and intensive care unit bills. Basically all the hospital curr- coverages and the surgical coverages are the only things that are different. Everything else seems to be the same. If that makes sense. Yes, sir. That is correct. So the difference that you're gonna see between all three Insure+ will mainly be on that daily hospital confinement, the intensive care or coronary care unit, as well as that first annual recurrence hospital and the surgical. Everything else is the same apart from that. Gotcha. But then, can I ask you a question? If you think that... If I think at some point that I do, would need to have surgery or something, um, you, it would be in my best interest to then get the, the Premier? Because, um, well, you guy, well, not you guys, but APL would cover up to s- the first \$4,000 of that surgery cost, and then... As opposed to like only 1,000? Yes, sir. That coverage up to the 4,000 will be based on the surgical schedule, but yes, you are correct. Okay. Um. And the difference is a... about almost, the difference is an extra \$20 a month, or a paycheck, if I were to go Plus or Premier? Yes, sir. The Basic would be 17.21, Enhanced 24.38, and the Premier 35.73. Okay. Um. And you said I have until the end of January to enroll? Yes, sir. That is correct. The 31st will be the very f- last day for you to enroll into benefits. Okay. I'm gonna ask you to look more into these benefit plan summaries. Mm-hmm. And then I could probably give a call back at the end of... by the end of the day or depending on what's, what time you guys close? Sure thing. We're gonna be open

till 8:00 PM Eastern Time. If you have any questions while you review them, you're more than welcome to give us a call back and we may assist you with them. All right. Thank you. Of course. My pleasure. Hope you have a wonderful rest of your day and thank you for your time today. All right. Bye. You too.

Conversation Format

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

Speaker speaker_1: Thank you for calling Medical Center of Karma. This is Francesca. How can I assist you today?

Speaker speaker_2: Uh, yes, I was calling... um, to figure out if I could enroll, um-

Speaker speaker_1: Okay.

Speaker speaker_2: ... for health insurance.

Speaker speaker_1: What staffing company do you work with?

Speaker speaker_2: Creative Circle.

Speaker speaker_1: And what are the last four of your Social and last name?

Speaker speaker_2: Sorry? Say that again.

Speaker speaker_1: What are the last four of your Social and the last name?

Speaker speaker_2: Um, my last name is Bellington. And then the last five, four is 5194.

Speaker speaker_1: Okay. And to make sure that we're on the correct account, can you please verify your mailing address and your date of birth?

Speaker speaker_2: Yes. My date of birth is July 1st, 1994 and my mailing address is 55D Trajan Road, Wayne, New Jersey 07470.

Speaker speaker_1: We have that phone number to reach you down as 845-826-2244?

Speaker speaker_2: Yes.

Speaker speaker_1: And then your email, first and last name@gmail.com?

Speaker speaker_2: Yes.

Speaker speaker_1: All right. And you are still able to enroll your company, open enrollment period's still going on until the 31st of January. Do you know which plans you wanted to be enrolled into?

Speaker speaker_2: Yes. Um, so that's why I was kind of calling to get more information about as well. Based on the state that I'm employed in, what's the... Do you know what the required health plans for me to have are? Is it the, um... Is it the Preferred Choice plans and then

everything else is extra? Or is it the Stay Healthy MEC plan?

Speaker speaker_1: When you mean what the requirements are that you need to have, do you mean tax wise?

Speaker speaker_2: Yes.

Speaker speaker_1: So we wouldn't be able to answer that. You'll have to get with the person that usually files all your taxes, your income tax.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: We're only the account administrators for the benefits, it all depends on your state. So I recommend-

Speaker speaker_2: Gotcha.

Speaker speaker_1: ... speaking with whoever it is that files the taxes. Usually, they will be the ones that have that information for you and they can let you know specifically what your state requirements are to not have to pay any fine, um, once you fill out those income tax. What I can do is send you a copy of the benefit guide for your staffing company. Um, that way if you feel that it would be best, you can share it with that person and maybe they'll be able to advise you from the benefits that Creative Circle's currently offering which are the ones that you need to be enrolled into.

Speaker speaker_2: Okay. Yeah, you can feel free to send it. Um, the other question I have is how quickly will these, um, benefits start to go into effect?

Speaker speaker_1: So if you were to enroll by end of day today, if I'm not mistaking, it will be effective January 6th. However, if you called in any time after Tuesday and on, it will be two days after that week being processed for them to make the deduction. Keeping in mind we're gonna be closed tomorrow, the 31st and the 1st.

Speaker speaker_2: Okay. And if for any reason that I need to, to go to the doctor or do a visit, would I be able to be reimbursed if I had to make a payment today for that visit?

Speaker speaker_1: No, sir, because you're getting services for something that you haven't paid for yet. So if you were to get any medical services before your benefits become active, that's not gonna be reimbursed since you weren't effective during that time of service.

Speaker speaker_2: Okay. All right. Um... And so how do I go about enrolling? Can I do that today over the phone?

Speaker speaker_1: Yes, sir. You can do it with us over the phone.

Speaker speaker_2: Okay. I was interested in, um, the Preferred Choice Plus and the, um, the Dental Vision Term Life bundle.

Speaker speaker_1: The Preferred Choice wa- um, Plus One, is that you reading it off from a benefit guide?

Speaker speaker_2: A benefit guide?

Speaker speaker_1: Yeah. The reason why I'm asking, sir, is 'cause we don't have any selection that go off by one, by that. The name of the medical plans is InSure Plus Basic, InSure Plus Enhanced and InSure Plus Premier. So I'm not sure if you're reading those names off from a document, 'cause then it could be that you're supposed to have benefits with the other account administrator that Creative Circle could have.

Speaker speaker_2: No, the, the ones you described are there. I just think it has them in a, in a, in a bracket category that's listed Preferred Choice Plus and then I think in that category, category, I can choose one of the three that you just listed.

Speaker speaker_1: Okay. All right. This number-

Speaker speaker_2: But there is a preventative medical plan as well that I'm seeing, um-And so...

Speaker speaker_1: Yes, sir. That would be the Stay Healthy, MEC TeleRx. That's a preventative plan they offered.

Speaker speaker_2: Right. I think in the disclosure down here it says that, um... it says that MEC is not, um... the preventative medical plan does not meet the State of Massachusetts minimum credible coverage standards and I'm required to have MCC. Do you know if MCC is any of the ones that's covered by the other plans that you described? The, um... the insurance... the Insured Plus Basic or your Insured Plus Enhanced or Premier?

Speaker speaker_1: To be quite honest, no sir, I would not have that information. I don't even see it on the benefit guide that was provided to us. Um, I don't see any mention of an MCC, to be honest with you. I can put you on hold and ask, but I'm not too sure that we have that information to be quite frank.

Speaker speaker_2: Okay.

Speaker speaker_1: Y-

Speaker speaker_2: I guess MCC just... the... stands for minimum credible, um, credible coverage and the... and the requirements posted, um... it has some requirements that are posted but... yes, you could find out more information. That would be... I wouldn't mind holding for that.

Speaker speaker_1: Sure thing, sir. Bear with me one moment. I will place you in a quick hold. Thank you so much for holding, sir.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, so no, we don't have any information or any plan that are MCC. Um, we have that Stay Healthy MEC TeleRx plan.

Speaker speaker_2: Okay. Um...

Speaker speaker_1: Yes, sir. I mean, it does say that it meets the standard of the Affordable Care Act, the ACA plans, um, and that it does provide tele-medical services to treat injuries and sickness, but that's about it.

Speaker speaker_2: Okay. Um... So then in this case, do you know, like, what-Do you have an answer as to which of the medical plans would suffice for my tax purposes?

Speaker speaker_1: No, sir, 'cause I explained it previously.

Speaker speaker_2: Is that something you're interested in?

Speaker speaker_1: We don't work with just one state. We work for the whole country. So we wouldn't be able to advise you which plan will make you avoid the penalty or the fee once you pay your taxes. You need to speak with your tax office. We're not gonna have that information since we service all of the states of the country.

Speaker speaker_2: Okay. And what is the difference between the MEC that you guys provide and just the like, for example, the Insure Plus Basic?

Speaker speaker_1: It'll be the fact that the MEC is preventative only and the Insure Plus Basic is hospital indemnity only. Those are two separate services. Preventative services are when you're making sure you're up to health. Hospital indemnity is when you're getting treatment.

Speaker speaker_2: Oh, okay. So for example, preventative could be like... Yeah, I'm just thinking we'll cover like the... A portion or all of the expenses of, like, if I had to go to get, like, blood work done or something like that? Or just my own personal, um, health check-up?

Speaker speaker_1: So based on the information provided for that plan, it is gonna cover, um, your preventative screenings, so that blood pressure, cholesterol, cancer, um, as well as lung cancer. It will cover your counseling for healthy diet, avoiding any of the exposure. That yearly annual physical as well is covered in there. As long as you stay within network, all of those services will be covered 100%. But if you do not go to an in-network provider, it won't cover any services. Now, the preventative MEC Stay Healthy is the only plan that will cover their services at 100% provided that they are preventative and covered under the plan. Whereas the Insure Plus Basic that have those hospital services for treatment, they only cover a set dollar amount for services.

Speaker speaker_2: Okay. And so, um, and then like another example, like, for like, for like the MCC is like if I needed to get, like, a screening or test, testing for, like, sexual health and stuff like that. That's also included in that as well?

Speaker speaker_1: No, sir. It will only cover the preventative services that I went over with you. I wouldn't be able to compare the Stay Healthy MEC plan to any MCC plan since we don't offer them. And I don't have that knowledge. I apologize.

Speaker speaker_2: So do you have, do you have, uh, um, I guess like a, a breakdown or guide of, like, what each of these plans entail and what they cover?

Speaker speaker_1: Yes, sir. That information will be found in the benefit card that I sent to your email, from our office email, info@benefitsincard.com.

Speaker speaker_2: Okay. Um, gotcha. Okay. Yeah. I received it.

Speaker speaker_1: Yeah, sure.

Speaker speaker_2: Do you know why this... Do you know why it doesn't c- cover certain screenings versus others? Like you s- you seem to have listed, like, more of the common stuff like you said blood pressure, yearly check-up, and things like that, but not blood work s- s- specifically.

Speaker speaker_1: So these are services that your staffing company selects for their employees. I wouldn't know specifically why this selective plan only covers those specific screenings and why it's restricted to that. Um, I can, however-

Speaker speaker_2: Oh, yeah.

Speaker speaker_1: ... remind you that that is what your staffing company selected to offer their members.

Speaker speaker_2: Gotcha, gotcha. I see what you're saying. Okay. That makes sense. Okay. But, um, and, and so, um, lastly, I, I noticed that at the bottom here I noticed is a critical illness coverage, benefit coverage. Do you know what that covers and, and entails? What accidents...

Speaker speaker_1: So the critical illness plan doesn't cover accidents. It covers critical illnesses that usual insurance wouldn't. Like for example, it covers heart attacks at 100%. Some insurance company consider a heart attack a natural cause and they don't usually cover it. With the critical illness package you will have that covered at 100% from the benefit amount that they provide for that plan of \$5,000. So all the percents I'm gonna mention will be based on that \$5,000 benefit amount. Coronary bypass or surgery recommendation is covered at 25%. Coronary angioplasty recommendation is covered at 500. Permanent damage due to a stroke, mergen- I mean major organ failure, end stage renal failure, coma due to a covered accident, permanent paral- paralysis due to an accidental spinal cord injury, major burns, occupational HIV, hepatitis B, C, or D, as well as in benzo cancer, all of those are covered at 100%. Your carcinoma in the SITU is covered at 25% and skin cancer is covered at 250. Um, I do want to say as far as group accident goes, all of those plans, the Insure Plus plans have that group accident package already built into it. So additionally what the Insure Plus is that group accident coverage will be \$250 from the bill for the emergency room, \$50 of the bill for a physician's office or emergency dental work, \$250 of the bill for hospital admission, \$100 of the bill for daily hospital confinement-... two hundred dollars of the bill for intensive care unit. It has an accidental dismemberment up to \$15,000 for the employee. The ambulance by ground or air cover at 250 and then the medical imagings cover at a hundred perf... at a hundred dollars, sorry. So all of those will be what the group accident plan that they offer covers regardless if you get it on its own or if you're getting that coverage through the InshurPlus plan. They are both gonna be the same coverage for that group accident benefit.

Speaker speaker_2: Okay. So just so I'm understanding this correctly-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... if I get the InshurPlus Basic plan, it'll entail all of the below, um, individual plans that I see here, the dental, vision, term life bundle, critical illness, accident,

telebehavior, and free Rx, or are those things that I have to enroll separately?

Speaker speaker_1: They will be enrolled separately, sir. As title on page number three, there are additional benefit options. They don't come as a bundle with any of the Inshur plans. The only thing that will come additional with your InshurPlus plans will be that group accident plan. Everything else on that number three page as well as the number four for the free Rx, that is all additional and it will have an additional cost.

Speaker speaker_2: Okay. And you said the group access, what page is that located on, the group?

Speaker speaker_1: That will be also on that page number three where that vision and dental is. It will be the last plan to the left bottom corner.

Speaker speaker_2: Okay.

Speaker speaker_1: It is labeled down as 24 Hour Group Accident.

Speaker speaker_2: Page three. Oh, the 24 Hour Group Accident?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Okay. Um, and all of these, um, can you tell like all these, uh, plans and enrollments, are they, um, are they to be paid out of my, uh, paycheck, um, with each paycheck or is it like a monthly breakdown?

Speaker speaker_1: No, sir. All of these plans will file the frequency that you get paid. It will be weekly benefits. In the event that you are a biweekly, you simply double the amount that you see there and it'll be double that amount. For example, that 24 Hour Group Accident if your weekly is \$2.01 per paycheck. But if you're biweekly it will be \$4.02 per paycheck.

Speaker speaker_2: Gotcha. And once I choose or I elect for my plan, they're pretty much baked in? They can't be changed after, added or removed?

Speaker speaker_1: Yes, sir. So once you're enrolled into Benefits, the only thing that you're able to do after the open enrollment period is over will be cancellations. Um, also keeping in mind that the MEC Stay Healthy, uh, preventative plan is under section 125, which is an IRS regulation. So that will be the only plan that's gonna be deducted prior to tax deduction due to being a pre-tax plan. They restrict either making changes or cancellations on it unless you have an open enrollment period or a qualified life event.

Speaker speaker_2: Okay. Um, so wait, you just said that the MEC is a i- required IRS plan?

Speaker speaker_1: No, sir. The MEC has an IRS regulation. It's pre-taxed. Anything that's taken prior to taxes has the IRS involved in it because you're not being taxed on that deduction.

Speaker speaker_2: Right. Gotcha. Okay.

Speaker speaker_1: Yeah, so it doesn't mean that it will meet any fee or requirement for you now to be charged by the time that you pay your income tax. It just means that prior to taking

the taxes out of your pay stub, the MEC will be deducted.

Speaker speaker_2: Okay. And is that something that I have to pay off, pay taxes for once I, when I go to file my, my taxes? Is that what you're saying?

Speaker speaker_1: No, sir. I'm just simply saying that before they take the taxes out, they're gonna take the MEC, which means that if you get paid \$150, out of those \$150 they're gonna take the MEC plan out of there. Let's say for example that out of those \$150 we take out \$15 for the MEC. It means that you'll have \$135 for them to take out the taxes that they usually take out and then provide you the rest of the money for your check.

Speaker speaker_2: Gotcha. Okay. Um, all right. I think, um, I think I'm ready to just pick the ones that I'm gonna pick. It sounds to me like I'm gonna need to do the MEC, um, the InshurPlus Basic, and the dental, vision, term life bundle.

Speaker speaker_1: Okay. So you are looking at \$40.74 per paycheck. Do you authorize Creative Circle to make those deductions for you?

Speaker speaker_2: Let me just double check the math. Uh... Actually, another question I had real quick. Um, you said \$40.74. That's the same thing I got. Yeah. I was gonna ask is, in that document that you sh- sent to me, does it break down the difference between the Insurance Plus versus the Enhance and pre- Premier?

Speaker speaker_1: Yes, sir. If you go into page number two, it will show you the difference between those three.

Speaker speaker_2: Page two. Um. Ah, page three. Okay. Let's see. Let's see. Um. Is it page three or page four? Oh, okay.

Speaker speaker_1: It will be page three, sir. I mean page two, sir, if you go guided by the number that's at the bottom of the pages.

Speaker speaker_2: Oh. Okay, okay, okay. Okay, s- so actually now I see what you were saying. Earlier on you said, "It's page three," I didn't actually see it, but now I see it. Okay. Um. Make sure... So, the only point that I'm noticing that, of differentiation, is really just my, what, my daily hospital copays, and...

Speaker speaker_1: That's not a copay step. That's the amount that the insurance will cover and you're responsible for the remaining of the bill.

Speaker speaker_2: Okay. So, in the example of Insurance Plus, my insurance will only cover \$50 if I were to get the plus of my insurance bill a day, and then the rest I'll need to cover?

Speaker speaker_1: That is correct. So if you were to have daily hospital confinement, the Insure+ Basic will only pay \$50 from the bill per day, and then you'll be responsible for the remaining.

Speaker speaker_2: Um. Okay. And then the same thing with the annual first recurrence hospital. That just means like, if for the first time that I'm admitted into the hospital, you guys will cover \$500, and then the rest of that initial hospital bill would be covered by me?

Speaker speaker_1: Um, yes, sir. The only thing I do wanna clarify, we don't own any of these plans, we only administer them. That will be with the carrier and your staffing company.

Speaker speaker_2: Say that again.

Speaker speaker_1: Yes, sir. I was just clarifying that these are not benefits in our current owned plans, we're not the insurance company, we're just the administrator. To be specifically speaking, those Insure+ plans will be with American Public Life through your staffing company.

Speaker speaker_2: American Public?

Speaker speaker_1: Yes, sir. American Public Life is the carrier for the Insure+ plans.

Speaker speaker_2: Oh, okay. Okay. I see. All right. So, they're the ones you're saying that can kind of give me a better understanding of these plans because you n- they're the ones that set them, not you?

Speaker speaker_1: No, sir. What I'm trying to clarify is you said that we would only cover \$50. It is not we, Benefits in a Card, it is American Public Life that will only cover \$50. All I'm trying to say is that you don't have benefits with Benefits In a Cards, I was just saying with a company, and we'll only be administrators. Your staffing company is the one offering you the benefits, and you're getting it with American Public Life.

Speaker speaker_2: Gotcha. Gotcha.

Speaker speaker_1: I'm just trying to avoid the confusion, you have you being at your doctor's h- visits and saying you have benefits with Benefits in a Card rather than American Public Life. If that makes sense.

Speaker speaker_2: So... No, that makes sense. So, what are you guys', what is you guy's role in this then? Am I just... You guys is just the administrator that helps set up the account?

Speaker speaker_1: Yes, sir. So we're just the administrators that help you process the enrollments, assist you in any of the coverage questions that we can answer, guide you to the right parties if we don't have the information, or guide you to the right party that you're looking information from.

Speaker speaker_2: Gotcha. Okay. Um. Yeah. I think I should be good with the... with the, um, with the Plus, because it looks like, with the exception of, um, the hospital daily bills and intensive care unit bills. Basically all the hospital curr- coverages and the surgical coverages are the only things that are different. Everything else seems to be the same. If that makes sense.

Speaker speaker_1: Yes, sir. That is correct. So the difference that you're gonna see between all three Insure+ will mainly be on that daily hospital confinement, the intensive care or coronary care unit, as well as that first annual recurrence hospital and the surgical. Everything else is the same apart from that.

Speaker speaker_2: Gotcha. But then, can I ask you a question? If you think that... If I think at some point that I do, would need to have surgery or something, um, you, it would be in my

best interest to then get the, the Premier? Because, um, well, you guy, well, not you guys, but APL would cover up to s- the first \$4,000 of that surgery cost, and then... As opposed to like only 1,000?

Speaker speaker_1: Yes, sir. That coverage up to the 4,000 will be based on the surgical schedule, but yes, you are correct.

Speaker speaker_2: Okay. Um. And the difference is a... about almost, the difference is an extra \$20 a month, or a paycheck, if I were to go Plus or Premier?

Speaker speaker_1: Yes, sir. The Basic would be 17.21, Enhanced 24.38, and the Premier 35.73.

Speaker speaker_2: Okay. Um. And you said I have until the end of January to enroll?

Speaker speaker_1: Yes, sir. That is correct. The 31st will be the very f- last day for you to enroll into benefits.

Speaker speaker_2: Okay. I'm gonna ask you to look more into these benefit plan summaries.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: And then I could probably give a call back at the end of... by the end of the day or depending on what's, what time you guys close?

Speaker speaker_1: Sure thing. We're gonna be open till 8:00 PM Eastern Time. If you have any questions while you review them, you're more than welcome to give us a call back and we may assist you with them.

Speaker speaker_2: All right. Thank you.

Speaker speaker_1: Of course. My pleasure. Hope you have a wonderful rest of your day and thank you for your time today.

Speaker speaker_2: All right. Bye. You too.