

Transcript: Justin

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Full Transcript

... think of it, the one benefits in a card. How can I help you today? Yeah, hey, um, my name is Michael Barbano, and I am a, um, employee with Creative Circle. And I've been with them for a few years, and I've never had the insurance but, um, I need to, uh, see about, you know, using, using this for, you know, going forward. Um, and I got an email today that said tomorrow's the last day to enroll. So, I was hoping you could help me. I'm not very savvy, um, on the, you know, on my phone or whatever, so if you could- Yeah, I can get you enrolled over the phone. Great. Okay, so Creative Circle, what's the last four of your Social? 7101. And what was your first and last name again? I'm sorry. Michael D. Barbano. B-A-R-B-A-N-O. Okay. Mm-hmm. And for security purposes, could you verify your home address, including city, state and zip code, Michael? It should be 505 East 40th Street, Savannah, Georgia, 31401. And confirm your date of birth? 07/22/77. And a good telephone number has 404-775-9759? This one. And the email has mdbarbano@gmail.com? Mm-hmm. Okay. Um, now quick question. Did you receive a benefit guide through Creative Circle by any chance, or no? Yeah, so it looks like reminder benefits never grow old. But, I mean, I have a bunch of, like, links here for 2025 freelance benefit summaries, stuff like that. So I've looked, I've kind of perused it, but it is kind of a dense document. Um, so yeah, I mean, like, I kind of know what I want to do. I just want to get, um... Basically, I've done, uh, the, like, Affordable Care Act for the last, you know, few years, and I got majorly, um, like, surprised when, at the end of the year, they sent me, like, a \$12,000 bill because I made more than, you know, I was paying premiums for. So I didn't really... That's been kind of a nightmare. So I just... I want to do this to not get, have anything to do with, like, federal assistance. Is this, in fact, the Affordable Care Act also? Um, no sir, but I do know that the MEC TeleRX is, uh, ACA compliant, so it is compliant for that one of the preventative healthcare service plan. Um, now they do offer other medical plans, the Insure Plus plans, which do cover hospitals, doctors and medications. Um, however, the only major difference between the Basic, Enhanced and the Premier is how much the- ... insurance carrier pays to cover things. But no sir, they're not, uh, ACA or anything like that. I just want to be able to, like, say I get in a car wreck, like I'm gonna, I'm, I'm gonna be uninsured after I do this through Creative Circle. So, I mean, like, this is going to be all I have and I know it. It's like this is, you know, this is whatever it's called, like, not preventative or major medical coverage. So, um, I just want to know that if I go to... if I, something happens and, um, you know, I slip on some ice or something that I get to go to the hospital and they don't, like, kick me out because I don't have insurance. I totally understand. Um, so like I said, the Insure Plus plans would cover your hospital visits, your doctor visits or medication coverage. Um, so- Okay. ... those three plans would probably best suit you. Okay, yeah, and that's, that, you said that it doesn't have anything to do with Obamacare? Correct. Like, I'm off the, I'm off the federal T as it were? Okay. Uh, correct. Yes, sir. Great. Okay.

However, the Insure Plus plans for employee only, they range from \$17.21 to \$35.73. Okay, I'm not really sure what, what, what you're saying. Like, that's what the, that's what- That's how much they cost. ... gets taken out of my check? Okay. Yes, sir. Okay. So how do I know which one I should pick? I mean, probably at the start, I want to pay the least amount I can. Totally understand, um- I do- But- I do have, I do have some, I do have some medications that I get every month, so I mean, that's something to consider. I go to the dermatologist once a year and I have one physical once a year. Um, you know what I mean? Totally understand. Um, so yes sir, so the Insure Plus plans, they do cover medications. However, they only cover up to \$30 for prescriptions, so anything less than \$30 would technically be free. But if it's greater than that \$30- Mm-hmm. ... the insurance carrier pays of that set \$30 mark, and then you're responsible for the remaining balance. So I do know that- Okay. ... as part of the prescription coverage. Um- Okay. The- Yeah, I think they're- ... as well as- ... they're typically under 30. Okay. Um, but I do know that you say that you get, usually get annual physicals done. Um, I do know that is covered under the MEC TeleRX medical plan, since that is considered preventative healthcare services. Um- Mm-hmm. ... the Insure Plus, Plus plans would not cover that. However, it would cover that doctor's visit if you did go, um, but it wouldn't cover that physical exam, if that makes any sense. No, it does not. Um, yeah, so the Insure... So the, the physical exam is considered a preventative healthcare service, um- Uh-huh. ... the Insure Plus plans only cover hospital visits, doctor visits and medication coverage, um- Okay. ... so they wouldn't cover any preventative healthcare services, um, so- Hm. ... if you wanted..... preventative healthcare services, it's totally up to you, um, but you can combine the MEC with one of the Insure Plus plans, um, but you can't- Mm-hmm. ... combine both Insure Plus plans, if that makes any sense, as well. So I can't... so, like, getting... going to the doctor to get a physical would not be covered, and going to get... you know, like, get my blood work and she kinda, like... we talk about my medicines every year, and then also the dermatology visits. She, like, makes... she does a full body scan. Th- th- none of that would be covered anymore? Um, so it would be covered. So your dermatology visit, um, the medication coverage would be covered under those Insure Plus plans. But what I was saying was that if you went for an annual physical, since that's preventat- uh, since that's considered preventative healthcare services- Mm-hmm. ... it wouldn't be covered- Mm-hmm. ... under the Insure Plus plan. Okay. So I can't... so that's just so weird. I can't go see a doctor. Maybe I'm just getting confused, I'm sorry. I can't go see a doctor once a year with this insurance- No. ... because it's, it's preventative? S- s- um... hmm. Yes, sir. Um, so the... no, well, no sir. So the Insure Plus plans, they cover your hospital visits- Mm-hmm. ... doctor visits- Mm-hmm. ... and medication coverage. So, you stated that you usually go get annual physicals done every year. Mm-hmm. What I'm saying- Uh-huh. ... is that that's considered preventative healthcare services, so that would not be- Uh-huh. ... covered under the Insure Plus plans. However- Mm-hmm. ... uh, however, like I said, you could... so you could combine the MEC with the Insure Plus plans if you wanted preventative healthcare services as well, just so that annual physical is covered. Okay, how much then... how much if I combine them? So I'll have two insurance policies then? Correct, one for preventative healthcare services and then one for hospital coverage, doctor coverage, and medication as well. Okay, so this isn't a doctor... that... this wouldn't be considered a doctor's visit? So, like, what would be considered a doctor's visit under the MEC? Um, so, like, anything preventative-wise. So you went for physicals, you got a diabetes screening, you went to go

get a vaccination- Mm-hmm. ... you went to go get a STD check, those are considered- Uh-huh. ... preventative because you're preventing- Okay. ... things from happening to you. Uh- Right. But the Insure Plus plans, the doctor's visits... so say if you go to the doctor and if you're sick and he has to prescribe you something, um, you would- Hmm. ... have coverage for that visit because you had the, uh, coverage for the doctor's visit as well as medication as well. So you wouldn't have- Ah. ... coverage for that regular doctor's visit. But if it was anything preventative-wise, um, it would- Mm-hmm. ... not be covered unless you had the MEC. Okay, so like if I went... so like I did have to go to the doctor for my back last year, like I had a terrible back sprain and I went to urgent care, like that's considered a doctor's visit, right? 'Cause they gave me some steroids and stuff like that. Like that's a doctor's visit? Correct, yes, that is a doctor's visit. Correct, or you went to the hospital. Yes, sir. Okay. All right. Something like that. What about like a colonoscopy? Um- I keep getting all these things with... like you have to get a colonoscopy once a y- or like starting now because you're old, you know? Like I know that's a... if I go get one, I don't want it to cost me 10 grand. I totally understand. Um, let me check on that. Because that is preventative too, but it's like do I call and say, "I have this insurance. Do you take it," before I do this? So yes, so- Do I call? Totally. Um, so I do know that colonoscopies would, would be covered under the MEC plan because that is considered preventative. Now, I do know- Okay. ... for it to be covered, you have to stay in network with the insurance carrier. Um, however, I do have telephone numbers to where if you provide them with your zip code, they can provide those, uh, providers for you that will accept the insurance. Oh, nice. Okay, and then because I live in Georgia, are these only in Georgia? Because I live... like can I only go see doctors in Georgia because I- I live right on the South Carolina line, and the doctors and the sp- um, over on the South Carolina side and hospitals and everything else is where I go, they're so much better than the stuff in Georgia where I live. Um, so like I said, as long as you stay in, in network, the insurance carrier will pay. Mm-hmm. So as long- Okay. ... as you provide them with that, that zip code of wherever you do go, whether it's your home- Uh-huh. ... address or back in South Carolina- Mm-hmm. ... um, as long as you stay in network, the insurance carrier will pay regardless of what state- Oh. ... you're in. Cool. Okay. Well that's, that's good to know. All right, so, so when it... when this says like this is not, you know, not considered major medical coverage and, you know, all over these things that I get, like why does it keep saying it? It sounds pretty good to me, sounds pretty major to me. Um, so these are hospital indemnity plans. So the difference between hospital indemnity and major medical, with major medical- Mm-hmm. ... you have a deductible that you have to meet before the insurance carrier pays their set percentage, like 80% or 70%, um, and then- Mm-hmm. ... the rest falls to the remaining balance of that. Um, but with- Mm-hmm. ... hospital indemnity, the insurance carrier pays a set dollar amount to cover things- Mm-hmm. ... as long as copays have been met. So if you meet the copays at the provider's office, the insurance carrier- Mm-hmm. ... will pay their set dollar amount and then whatever the- Mm-hmm. ... remaining balance is would be your responsibility. So God forbid I did get in a situation where I was in the hospital for, you know, days on end or had to have surgery or something like that, this doesn't cover it, but it covers hospital visits? See how it's like all confusing kinda? I would understand. But you're helping me understand it, so thank you. Yes, sir. Um, so say if you did, uh, have... were in the hospital for a few days, if you had the in- Uh-huh. ... one of the Insure Plus plans, you would have coverage for that hospital visit or hospital stay. Okay. Uh-huh. Since those- Uh-huh. ... do cover hospitals, doctors and

medications, um... Mm-hmm. But..... um, like, but it do- the insurance carrier only pays a set dollar amount. So, whatever's in the benefit guide under those plans, uh, the insurance care will pay that set dollar amount for that specific service, and then whatever that remaining balance is would be your responsibility. Yes, sir. And it's a set pr- it's a set amount once I... It's a set amount, so I'd be able to, like, see in black and white, hey, they'll pay this much if I go... Something happens to me and I g- have to go to the hospital for a few days, they... I'll, they'll say, "We can pay this m- we'll pay this much." Yes, sir. That's obviously... So, at least I know, like, "Hey, before I go, before I spend a day in the hospital, I need to know," like, "how much I'm gonna be responsible for." You know? I'm just wondering, like, how people do this because I- you know? Yeah. Um, so that's why I asked, uh, if you had r- received a benefit guide from Creative Circle because the one that I was gonna send you is more in depth. Um, it's a good 20 pages. Okay. Yeah, mm-hmm. Um, yeah, a good 20 pages. Um, but this benefit guide that I have shows everything, like what's covered, what's not covered, how much the insurance carrier will pay for these services, stuff like that. Okay. So, I can go ahead and email you this, just to be on the safe side, so you can have something to look at. Please do. Um, yeah, that'd be great. Um, the email that you should be looking out for will be coming from info, that's I-N-F-O, @benefitscard.com, okay? Mm-hmm. Okay. Okay, um, just give me about two minutes because I'm working on that right now. Yeah, yeah. Yeah, take your time. Thanks for your help, man. This is, uh... I'm gonna feel so much better after I get off this, this other thing. No, that's what we're here for. That's what we're here for, sir. Mm-hmm. Let's see here. Okay. So, I just sent it, so you should be receiving it here momentarily. Okay. Um, so say if you did that hospital, uh, daily hospital confinement, depending on what Insure Plus plan you got, so say if you got the Insure Plus Basic- Mm-hmm. ... daily hospital confinement, the insurance carrier pays \$50 a day, under the Enhanced they pay out \$100 a day, and under the Premier they'll pay out- Oh. ... \$200 a day. So, that's pretty much the only major difference between these three Insure Plus plans is just how much the carrier pays to cover things. Gotcha. So, that's nothing, man. I mean, a day at the hospital is like 10 grand, I thought. Yes, sir. You know? I mean, so... Okay. Um, right. Sure. So yeah, it doesn't matter. \$50 to \$200 is nothing. So, I'll just ta- you know, I'll just do the Basic one all across the board, I guess. And I got, I just got your res- um, your email. Okay. Let's see. So, you just wanted to do the Insure Plus Basic? Um, I guess. So, how much is the Insured Plus Basic? Uh, it's \$17.21 per week. Now, and then what does that cover? Non-preventative... Yes, sir. So, that just covers hospitals, doctors, and medications. No preventative healthcare services. Okay, and then what is the MEC? Uh, the MEC just covers preventative healthcare services. So, it doesn't cover any hospital visits, doctor visits or medication coverage. It just covers preventative care. So, okay. Now I got confused again. So, the MEC only covers... Preventative. ... meds, doctor visits and hospital stays? No. Man, I am so confused. Uh, the ME- uh, the MEC just covers preventative, covers preventative. Got it. And then the Insure Plus, those cover your hospitals, doctors and medications. Okay. Can you give me an example of preventative? Um, yeah. So, like a physical exam, um... Uh-huh. ... vaccin- vaccines, um, STD checks, uh, colonoscopies. Mm-hmm. Mm-hmm. Um, let's see here. Um, I'm trying to think. Like, blood screening. Uh, mm, let me, let me confirm that because usually- Okay. ... blood screenings might be preventative. I wrote this down, like, completely backwards. Yeah. So, like, regular checkups, screenings, screenings, immunizations, uh, health counseling, flu shots, yearly physicals, mammograms, ur- uh, colonoscopies, blood

pressure checks. Uh, those are a few of the, uh, preventative healthcare s- uh, healthcare services. All right. Preventative is the MEC, right? Correct. Yes, sir. Okay. MEC. What does MEC stand for? Uh, minimum essential coverage. Min essential coverage. Okay. And then, just give me a, uh... So, that would be, um... So, I mean, that's just why I'm getting confused. Doctor's visits and a doctor appointment as a physical is just super weird, but I, I kind of get it. So, this would be physical- So, like, um, a, an easier way to break that down, um, like you go to the doctor's, say if you, like you're, you're feeling sick, or if you're something, like you're, you're under the weather, you go to the doctor and they give you something for, like a medicine. That would-... be, uh, considered the, uh, hospital... Well, they'll, they'll be covered under the Ensure Plus plan 'cause you went to the doctor's vi- the doctor's visit for something 'cause you were sick, they prescribed you something, and you do have medication coverage for that visit. Um, so that's, like, an easy way to break that down. Um, so say, um, like you're sick or something, for example, you go to the doctor, um- Mm-hmm. ... they check you out, they give you medicine, that would be considered a doctor's visit. Okay. And then, you also get meds under that? Yes, sir. Under the Ensure Plus plans, yes, sir. And you also get the hospital stay, but it's really basically nothing, because it's like f- \$50 to \$100 a day, which is- Correct, yes, sir. ... 150 to 200. Now, I- All right. Now, I do know with the MEC TeleRx, um, the preventative- Mm-hmm. ... healthcare service plan, that one actually includes a subscription to FreeRx, which gives out free or discounted prescription coverage as well. So you do have medication coverage under the MEC as well. Um, if you went to FreeRx.com, uh, there has... They, they have a, they have a list of medications that would be covered under that, uh, under that medical plan. Um, so if you wanted to go to FreeRx.com to see if one of your prescriptions is covered under that FreeRx website, um, it's definitely- Mm-hmm. ... worth a check. So I would get MEC plus- FreeRx. ... MEC Plus, or? Uh, no. No, sir. So just- So the, so the... There's only one MEC plan, but the MEC TeleRx includes FreeRx, which is just a, uh, which is a medication benefit for medica- for medicine. Um, so it's a subscription- Okay, so they're basically- ... based. ... there's three different MECs that I can pick from? No, sir. So there's only... There's three Ensure Plus plans you can pick from, the Ensure Plus Basic, Enhanced, and the Premier. There's only one- Mm-hmm. ... MEC TeleRx, 'cause that's what the plan's called, the MEC TeleRx. Oh. Uh, so the MEC- Okay. ... covers your preventative care, plus a subscription- Mm-hmm. ... to FreeRx, which gives out free or discounted prescription coverage. You can either have it- Gotcha. ... shipped directly to your house or picked up at your local pharmacy . Okay. So I wouldn't get the doctor's visit if I did need to go somewhere to urgent care for a back, or a cold, or feeling sick, and then the hospital visits would not be... The \$50 to \$200 wouldn't be paid? Um, what do you mean by that? Now I'm, I'm, I'm kinda confused. Uh, I'm just trying to figure out, on the Insured Plus plan... Yes. ... I would, I would, I would... The only benefit to having that on top of the MEC Tele, uh, M- uh, FreeRx thing would, I would get the like \$50 to \$200 thing, depending on the plan, and I would get doctor's visits. Um, so that's... In which case it would be, I guess, the dermatologist would be one, and like a, if I went in 'cause I had, you know, hurt my back walking or, you know, lifting weights, or if I had migraines or something. Whatever it is. Non-preventative stuff. Yes, sir. So non-preventative stuff would be covered under the Insured Plus plans. Uh, because that covers- Okay. I'm just trying to figure out if I need to get that or not, because th- if I can get free medicines on the other thing, so. Um, and you said the dermatologist visit would go under, um... The Insured Plus, 'cause they're considered a- Insured Plus. ... specialty doctor.

Yes, sir. Okay, specialty doctor is Insured Plus. Let's see. All right. Specialty Plus. Okay. And then if I went to the MEC... Um, tell me again, what's MEC? I'm really- Uh, just- ... sorry, man. I'm just trying- No worries, just preventative healthcare services. Okay, preventative healthcare services. So like your physicals- So- ... vaccinations, diabetes screenings- Mm-hmm. ... uh, physicals, stuff like that. Okay. It's just, I mean, I don't get any of that stuff. I would get it all during a physical. Yeah. So, I'm, I'm just trying to... I, I don't understand what I need. Like, I definitely don't need the hospital thing, because it doesn't sound like they pay any money for, for hospital visits. But like how much does a doctor's visit cost? If I go to get a physical, how much do they pay for a physical? Now for the physical under the MEC, as long as you stay in-network, it should be covered at 100, 100% s- 'cause it's considered preventative. Um, but if you went to the, went to the doctor under the Insured Plus plans for that physical, um- Mm-hmm. ... it wouldn't be covered 'cause it's preventative wise. However, you do have a benefit for \$50 for a physician's office, which is- Mm-hmm. ... technically the same as a doctor's office. Um, so you would have coverage for that visit if need be as well. I would think a dermatologist would be preventative too. Uh, let me see. Because you're preventing something from happening during the future, during the future. Uh, yeah, it's, it's not considered preventative care, but annual skin cancer screenings or dermatologists may be covered as preventative care in some insurance plans. So it's usually not, uh, considered preventative care unless you went for an annual skin cancer screening. So that would be the- That's what I do. ... Preventative. Yeah. But if you went to the dermatologist for other things, like say if, um, you had a, like a weird looking mole or something like that, or I, I, I don't know. Um, but I'm just what I'm thinking. If anything other than that cancer screening. Got it. Okay. All right. And then, okay, so I guess let's do this. Um, how much for the MEC? Um, so for employee only, it would be \$15.63 a week. Per week? Yes, sir. \$15 and how much? 63 cents. Okay. Yeah, it's just employee only. Okay. And then how much for the other one for a doctor's visit? Uh, the Insure Plus Basic is \$17.21. Gotcha. Okay. Which would be \$32.84 combined. All right, let's start with the one where I can just get medications for now, and then, you know, the physical and then maybe the dermatologist screen. I think that would be the best thing for me now. And if I feel like I need to go see specialty doctors, then I'll get the other, you know, Insured Plus or whatever, the Insured Plus plan. Yeah. Okay, so just the MEC TeleRX for now? Anything else? For now, yeah. Okay. Um, so doing just the medical plan would make your total deductions \$15.63 a week, the authorized creators- Mm-hmm. ... will make that deduction for you. Sure. Okay. Um, so I do want to let you know that this pending enrollment, uh, will take one to two weeks to go through. Then whenever- Okay. ... you miss your first payroll deduction of the \$15.63 come off your paycheck. Coverage begins the Monday we receive that deduction from Creative Circle. Seven to ten business days later, you'll receive all of your policy and ID card information in the mail. However- Mm-hmm. ... I do see that Creative Circle is a Section 125 client. So what Section 125 is, it's an IRS code, which means employees can pay their premiums with pre-tax dollars, but that also means you must stay in these elections until the next company open enrollment period, or if you experience a qualified life event. However, a- I don't know what that means. ... qualified life event... Um, sorry- I'm sorry, I don't know what the other thing, the IRS thing. Yeah, so Section 125, you're just paying with these deductions with pre-taxes, so pretty much meaning that you can bring home a higher paycheck because you're paying with these deductions with pre-taxes, um- Mm-hmm. ... before taxes come out. Um, but after that... But in order to do that, you would

have to stay locked into this medical plan until either the next company open enrollment period, which is next December, or if you experience a qualified life event, which may be considered as marriage or divorce, birth or adoption of a child, or gaining coverage elsewhere in order to cancel the benefits through Creative Circle. Okay, that sounds good. Okay. Um, but other than that, Michael, is there anything else I can assist you with today? Um, I don't think so. So it'll come pre-taxed. So... Right. That's like... So that much per month, that times four weeks, is essentially what, like 60 bucks? Give or take, yes sir. For most... Okay, so like 60 bucks, so that'll be 60 month... \$60 per month, 60 times 12 is \$7200. So that will take \$7200... Wait, no. \$720. Yeah. Almost went to your zero off. Yeah, zero off. \$720 off the top of my income for the year. Okay. All right. That's great. Let's do it. Awesome. Well, is there anything else I can help you out with today, Michael? No. Will I get confirmation that says I'm signed up for this and stuff? Um, yeah. So I can go ahead and send a representative who's responsible for those enrollment confirmations. Just give about 10 or 15 minutes before you receive it. Um, but the email- Okay. ... you should be looking out for will be coming from info, that's I-N-F-O, @benefitsfreerx.com. Okay. Okay? Okay. All right, I got one of them. And then who is the... Like who, who is the company? Like what is the insurance company? Um, so the insurance company for the MEC TeleRX is, is 90 Degree Benefits. 90 Degree Benefits? Yes, sir. 90 Degree Benefits. Okay, so that's the company that I have... That's who I'm insured by. I have health coverage through 90 Degree Benefits. Yes, sir. Gotcha. Okay, all right. And then that will come out of my paycheck in the next two weeks, you said? Give or take. Yes, sir. Okay. Awesome. All right. Well, thank you so much for your help. And, um, I guess once I get everything squared away, then when I go get my new prescriptions, I just t- show my new card and then, um, in the meantime, be looking at like what medicines are covered under freerx.com? Yes, sir. Um, so I do know that once you do become active in the FreeRx, I do know you have to register- Mm-hmm. ... your account. Um, but once you do become active, you will receive a welcoming email to FreeRx, uh, giving you directions- Mm-hmm. ... on how to gain access to your FreeRx account. Um, just follow the- Mm-hmm. ... directions in the email and then you should be able to- Mm-hmm. ... gain access to that ID card from there. Um, but that won't- Love it. ... happen until you actually become active in the benefits. Okay. And then none of this has anything to do with federal healthcare systems, right? Correct. Correct. Yes, sir. It's just Section 125- This is a private company thing. Yeah. Yep. Yes, sir. Awesome. Love it. Okay. All right. Thank you so much. I really appreciate your help. You're welcome, Michael. You have a great day, okay? All right. You too. Really, really, thank you. Bye. You're welcome. Bye-bye.

Conversation Format

Speaker speaker_0: ... think of it, the one benefits in a card. How can I help you today?

Speaker speaker_1: Yeah, hey, um, my name is Michael Barbano, and I am a, um, employee with Creative Circle. And I've been with them for a few years, and I've never had the insurance but, um, I need to, uh, see about, you know, using, using this for, you know, going forward. Um, and I got an email today that said tomorrow's the last day to enroll. So, I was hoping you could help me. I'm not very savvy, um, on the, you know, on my phone or whatever, so if you

could-

Speaker speaker_0: Yeah, I can get you enrolled over the phone.

Speaker speaker_1: Great.

Speaker speaker_0: Okay, so Creative Circle, what's the last four of your Social?

Speaker speaker_1: 7101.

Speaker speaker_0: And what was your first and last name again? I'm sorry.

Speaker speaker_1: Michael D. Barbano. B-A-R-B-A-N-O.

Speaker speaker_0: Okay.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And for security purposes, could you verify your home address, including city, state and zip code, Michael?

Speaker speaker_1: It should be 505 East 40th Street, Savannah, Georgia, 31401.

Speaker speaker_0: And confirm your date of birth?

Speaker speaker_1: 07/22/77.

Speaker speaker_0: And a good telephone number has 404-775-9759?

Speaker speaker_1: This one.

Speaker speaker_0: And the email has mdbarbano@gmail.com?

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Okay. Um, now quick question. Did you receive a benefit guide through Creative Circle by any chance, or no?

Speaker speaker_1: Yeah, so it looks like reminder benefits never grow old. But, I mean, I have a bunch of, like, links here for 2025 freelance benefit summaries, stuff like that. So I've looked, I've kind of perused it, but it is kind of a dense document. Um, so yeah, I mean, like, I kind of know what I want to do. I just want to get, um... Basically, I've done, uh, the, like, Affordable Care Act for the last, you know, few years, and I got majorly, um, like, surprised when, at the end of the year, they sent me, like, a \$12,000 bill because I made more than, you know, I was paying premiums for. So I didn't really... That's been kind of a nightmare. So I just... I want to do this to not get, have anything to do with, like, federal assistance. Is this, in fact, the Affordable Care Act also?

Speaker speaker_0: Um, no sir, but I do know that the MEC TeleRX is, uh, ACA compliant, so it is compliant for that one of the preventative healthcare service plan. Um, now they do offer other medical plans, the Insure Plus plans, which do cover hospitals, doctors and medications. Um, however, the only major difference between the Basic, Enhanced and the Premier is how much the- ... insurance carrier pays to cover things. But no sir, they're not, uh,

ACA or anything like that.

Speaker speaker_1: I just want to be able to, like, say I get in a car wreck, like I'm gonna, I'm, I'm gonna be uninsured after I do this through Creative Circle. So, I mean, like, this is going to be all I have and I know it. It's like this is, you know, this is whatever it's called, like, not preventative or major medical coverage. So, um, I just want to know that if I go to... if I, something happens and, um, you know, I slip on some ice or something that I get to go to the hospital and they don't, like, kick me out because I don't have insurance.

Speaker speaker_0: I totally understand. Um, so like I said, the Insure Plus plans would cover your hospital visits, your doctor visits or medication coverage. Um, so-

Speaker speaker_1: Okay.

Speaker speaker_0: ... those three plans would probably best suit you.

Speaker speaker_1: Okay, yeah, and that's, that, you said that it doesn't have anything to do with Obamacare?

Speaker speaker_0: Correct.

Speaker speaker_1: Like, I'm off the, I'm off the federal T as it were? Okay.

Speaker speaker_0: Uh, correct. Yes, sir.

Speaker speaker_1: Great.

Speaker speaker_0: Okay. However, the Insure Plus plans for employee only, they range from \$17.21 to \$35.73.

Speaker speaker_1: Okay, I'm not really sure what, what, what you're saying. Like, that's what the, that's what-

Speaker speaker_0: That's how much they cost.

Speaker speaker_1: ... gets taken out of my check? Okay.

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Okay. So how do I know which one I should pick? I mean, probably at the start, I want to pay the least amount I can.

Speaker speaker_0: Totally understand, um-

Speaker speaker_1: I do-

Speaker speaker_0: But-

Speaker speaker_1: I do have, I do have some, I do have some medications that I get every month, so I mean, that's something to consider. I go to the dermatologist once a year and I have one physical once a year. Um, you know what I mean?

Speaker speaker_0: Totally understand. Um, so yes sir, so the Insure Plus plans, they do cover medications. However, they only cover up to \$30 for prescriptions, so anything less than

\$30 would technically be free. But if it's greater than that \$30-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... the insurance carrier pays of that set \$30 mark, and then you're responsible for the remaining balance. So I do know that-

Speaker speaker_1: Okay.

Speaker speaker_0: ... as part of the prescription coverage. Um-

Speaker speaker_1: Okay.

Speaker speaker_0: The-

Speaker speaker_1: Yeah, I think they're-

Speaker speaker_0: ... as well as-

Speaker speaker_1: ... they're typically under 30.

Speaker speaker_0: Okay. Um, but I do know that you say that you get, usually get annual physicals done. Um, I do know that is covered under the MEC TeleRX medical plan, since that is considered preventative healthcare services. Um-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... the Insure Plus, Plus plans would not cover that. However, it would cover that doctor's visit if you did go, um, but it wouldn't cover that physical exam, if that makes any sense.

Speaker speaker_1: No, it does not.

Speaker speaker_0: Um, yeah, so the Insure... So the, the physical exam is considered a preventative healthcare service, um-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... the Insure Plus plans only cover hospital visits, doctor visits and medication coverage, um-

Speaker speaker_1: Okay.

Speaker speaker_0: ... so they wouldn't cover any preventative healthcare services, um, so-

Speaker speaker_1: Hm.

Speaker speaker_0: ... if you wanted..... preventative healthcare services, it's totally up to you, um, but you can combine the MEC with one of the Insure Plus plans, um, but you can't-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... combine both Insure Plus plans, if that makes any sense, as well.

Speaker speaker_1: So I can't... so, like, getting... going to the doctor to get a physical would not be covered, and going to get... you know, like, get my blood work and she kinda, like... we talk about my medicines every year, and then also the dermatology visits. She, like, makes... she does a full body scan. Th- th- none of that would be covered anymore?

Speaker speaker_0: Um, so it would be covered. So your dermatology visit, um, the medication coverage would be covered under those Insure Plus plans. But what I was saying was that if you went for an annual physical, since that's preventat- uh, since that's considered preventative healthcare services-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... it wouldn't be covered-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... under the Insure Plus plan.

Speaker speaker_1: Okay. So I can't... so that's just so weird. I can't go see a doctor. Maybe I'm just getting confused, I'm sorry. I can't go see a doctor once a year with this insurance-

Speaker speaker_0: No.

Speaker speaker_1: ... because it's, it's preventative?

Speaker speaker_0: S- s- um... hmm. Yes, sir. Um, so the... no, well, no sir. So the Insure Plus plans, they cover your hospital visits-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... doctor visits-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... and medication coverage. So, you stated that you usually go get annual physicals done every year.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: What I'm saying-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... is that that's considered preventative healthcare services, so that would not be-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... covered under the Insure Plus plans. However-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... uh, however, like I said, you could... so you could combine the MEC with the Insure Plus plans if you wanted preventative healthcare services as well, just so that

annual physical is covered.

Speaker speaker_1: Okay, how much then... how much if I combine them? So I'll have two insurance policies then?

Speaker speaker_0: Correct, one for preventative healthcare services and then one for hospital coverage, doctor coverage, and medication as well.

Speaker speaker_1: Okay, so this isn't a doctor... that... this wouldn't be considered a doctor's visit? So, like, what would be considered a doctor's visit under the MEC?

Speaker speaker_0: Um, so, like, anything preventative-wise. So you went for physicals, you got a diabetes screening, you went to go get a vaccination-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... you went to go get a STD check, those are considered-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... preventative because you're preventing-

Speaker speaker_1: Okay.

Speaker speaker_0: ... things from happening to you. Uh-

Speaker speaker_1: Right.

Speaker speaker_0: But the Insure Plus plans, the doctor's visits... so say if you go to the doctor and if you're sick and he has to prescribe you something, um, you would-

Speaker speaker_1: Hmm.

Speaker speaker_0: ... have coverage for that visit because you had the, uh, coverage for the doctor's visit as well as medication as well. So you wouldn't have-

Speaker speaker_1: Ah.

Speaker speaker_0: ... coverage for that regular doctor's visit. But if it was anything preventative-wise, um, it would-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... not be covered unless you had the MEC.

Speaker speaker_1: Okay, so like if I went... so like I did have to go to the doctor for my back last year, like I had a terrible back sprain and I went to urgent care, like that's considered a doctor's visit, right? 'Cause they gave me some steroids and stuff like that. Like that's a doctor's visit?

Speaker speaker_0: Correct, yes, that is a doctor's visit. Correct, or you went to the hospital. Yes, sir.

Speaker speaker_1: Okay. All right. Something like that. What about like a colonoscopy?

Speaker speaker_0: Um-

Speaker speaker_1: I keep getting all these things with... like you have to get a colonoscopy once a y- or like starting now because you're old, you know? Like I know that's a... if I go get one, I don't want it to cost me 10 grand.

Speaker speaker_0: I totally understand. Um, let me check on that.

Speaker speaker_1: Because that is preventative too, but it's like do I call and say, "I have this insurance. Do you take it," before I do this?

Speaker speaker_0: So yes, so-

Speaker speaker_1: Do I call?

Speaker speaker_0: Totally. Um, so I do know that colonoscopies would, would be covered under the MEC plan because that is considered preventative. Now, I do know-

Speaker speaker_1: Okay.

Speaker speaker_0: ... for it to be covered, you have to stay in network with the insurance carrier. Um, however, I do have telephone numbers to where if you provide them with your zip code, they can provide those, uh, providers for you that will accept the insurance.

Speaker speaker_1: Oh, nice. Okay, and then because I live in Georgia, are these only in Georgia? Because I live... like can I only go see doctors in Georgia because I- I live right on the South Carolina line, and the doctors and the sp- um, over on the South Carolina side and hospitals and everything else is where I go, they're so much better than the stuff in Georgia where I live.

Speaker speaker_0: Um, so like I said, as long as you stay in, in network, the insurance carrier will pay.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: So as long-

Speaker speaker_1: Okay.

Speaker speaker_0: ... as you provide them with that, that zip code of wherever you do go, whether it's your home-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... address or back in South Carolina-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... um, as long as you stay in network, the insurance carrier will pay regardless of what state-

Speaker speaker_1: Oh.

Speaker speaker_0: ... you're in.

Speaker speaker_1: Cool. Okay. Well that's, that's good to know. All right, so, so when it... when this says like this is not, you know, not considered major medical coverage and, you know, all over these things that I get, like why does it keep saying it? It sounds pretty good to me, sounds pretty major to me.

Speaker speaker_0: Um, so these are hospital indemnity plans. So the difference between hospital indemnity and major medical, with major medical-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... you have a deductible that you have to meet before the insurance carrier pays their set percentage, like 80% or 70%, um, and then-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... the rest falls to the remaining balance of that. Um, but with-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... hospital indemnity, the insurance carrier pays a set dollar amount to cover things-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... as long as copays have been met. So if you meet the copays at the provider's office, the insurance carrier-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... will pay their set dollar amount and then whatever the-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... remaining balance is would be your responsibility.

Speaker speaker_1: So God forbid I did get in a situation where I was in the hospital for, you know, days on end or had to have surgery or something like that, this doesn't cover it, but it covers hospital visits? See how it's like all confusing kinda?

Speaker speaker_0: I would understand.

Speaker speaker_1: But you're helping me understand it, so thank you.

Speaker speaker_0: Yes, sir. Um, so say if you did, uh, have... were in the hospital for a few days, if you had the in-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... one of the Insure Plus plans, you would have coverage for that hospital visit or hospital stay.

Speaker speaker_1: Okay. Uh-huh.

Speaker speaker_0: Since those-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... do cover hospitals, doctors and medications, um...

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: But..... um, like, but it do- the insurance carrier only pays a set dollar amount. So, whatever's in the benefit guide under those plans, uh, the insurance care will pay that set dollar amount for that specific service, and then whatever that remaining balance is would be your responsibility. Yes, sir.

Speaker speaker_1: And it's a set pr- it's a set amount once I... It's a set amount, so I'd be able to, like, see in black and white, hey, they'll pay this much if I go... Something happens to me and I g- have to go to the hospital for a few days, they... I'll, they'll say, "We can pay this m- we'll pay this much."

Speaker speaker_0: Yes, sir.

Speaker speaker_1: That's obviously... So, at least I know, like, "Hey, before I go, before I spend a day in the hospital, I need to know," like, "how much I'm gonna be responsible for." You know? I'm just wondering, like, how people do this because I- you know?

Speaker speaker_0: Yeah. Um, so that's why I asked, uh, if you had r- received a benefit guide from Creative Circle because the one that I was gonna send you is more in depth. Um, it's a good 20 pages.

Speaker speaker_1: Okay. Yeah, mm-hmm.

Speaker speaker_0: Um, yeah, a good 20 pages. Um, but this benefit guide that I have shows everything, like what's covered, what's not covered, how much the insurance carrier will pay for these services, stuff like that.

Speaker speaker_1: Okay.

Speaker speaker_0: So, I can go ahead and email you this, just to be on the safe side, so you can have something to look at.

Speaker speaker_1: Please do. Um, yeah, that'd be great.

Speaker speaker_0: Um, the email that you should be looking out for will be coming from info, that's I-N-F-O, @benefitscard.com, okay?

Speaker speaker_1: Mm-hmm. Okay.

Speaker speaker_0: Okay, um, just give me about two minutes because I'm working on that right now.

Speaker speaker_1: Yeah, yeah. Yeah, take your time. Thanks for your help, man. This is, uh... I'm gonna feel so much better after I get off this, this other thing.

Speaker speaker_0: No, that's what we're here for. That's what we're here for, sir.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Let's see here. Okay. So, I just sent it, so you should be receiving it here momentarily.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, so say if you did that hospital, uh, daily hospital confinement, depending on what Insure Plus plan you got, so say if you got the Insure Plus Basic-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... daily hospital confinement, the insurance carrier pays \$50 a day, under the Enhanced they pay out \$100 a day, and under the Premier they'll pay out-

Speaker speaker_1: Oh.

Speaker speaker_0: ... \$200 a day. So, that's pretty much the only major difference between these three Insure Plus plans is just how much the carrier pays to cover things.

Speaker speaker_1: Gotcha. So, that's nothing, man. I mean, a day at the hospital is like 10 grand, I thought.

Speaker speaker_0: Yes, sir.

Speaker speaker_1: You know? I mean, so... Okay. Um, right.

Speaker speaker_0: Sure.

Speaker speaker_1: So yeah, it doesn't matter. \$50 to \$200 is nothing. So, I'll just ta- you know, I'll just do the Basic one all across the board, I guess. And I got, I just got your res- um, your email.

Speaker speaker_0: Okay. Let's see. So, you just wanted to do the Insure Plus Basic?

Speaker speaker_1: Um, I guess. So, how much is the Insured Plus Basic?

Speaker speaker_0: Uh, it's \$17.21 per week.

Speaker speaker_1: Now, and then what does that cover? Non-preventative...

Speaker speaker_0: Yes, sir. So, that just covers hospitals, doctors, and medications. No preventative healthcare services.

Speaker speaker_1: Okay, and then what is the MEC?

Speaker speaker_0: Uh, the MEC just covers preventative healthcare services. So, it doesn't cover any hospital visits, doctor visits or medication coverage. It just covers preventative care.

Speaker speaker_1: So, okay. Now I got confused again. So, the MEC only covers...

Speaker speaker_0: Preventative.

Speaker speaker_1: ... meds, doctor visits and hospital stays? No. Man, I am so confused.

Speaker speaker_0: Uh, the ME- uh, the MEC just covers preventative, covers preventative.

Speaker speaker_1: Got it.

Speaker speaker_0: And then the Insure Plus, those cover your hospitals, doctors and medications.

Speaker speaker_1: Okay. Can you give me an example of preventative?

Speaker speaker_0: Um, yeah. So, like a physical exam, um...

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... vaccin- vaccines, um, STD checks, uh, colonoscopies.

Speaker speaker_1: Mm-hmm. Mm-hmm.

Speaker speaker_0: Um, let's see here. Um, I'm trying to think. Like, blood screening. Uh, mm, let me, let me confirm that because usually-

Speaker speaker_1: Okay.

Speaker speaker_0: ... blood screenings might be preventative.

Speaker speaker_1: I wrote this down, like, completely backwards.

Speaker speaker_0: Yeah. So, like, regular checkups, screenings, screenings, immunizations, uh, health counseling, flu shots, yearly physicals, mammograms, ur- uh, colonoscopies, blood pressure checks. Uh, those are a few of the, uh, preventative healthcare s- uh, healthcare services.

Speaker speaker_1: All right. Preventative is the MEC, right?

Speaker speaker_0: Correct. Yes, sir.

Speaker speaker_1: Okay. MEC. What does MEC stand for?

Speaker speaker_0: Uh, minimum essential coverage.

Speaker speaker_1: Min essential coverage. Okay. And then, just give me a, uh... So, that would be, um... So, I mean, that's just why I'm getting confused. Doctor's visits and a doctor appointment as a physical is just super weird, but I, I kind of get it. So, this would be physical-

Speaker speaker_0: So, like, um, a, an easier way to break that down, um, like you go to the doctor's, say if you, like you're, you're feeling sick, or if you're something, like you're, you're under the weather, you go to the doctor and they give you something for, like a medicine. That would-... be, uh, considered the, uh, hospital... Well, they'll, they'll be covered under the Ensure Plus plan 'cause you went to the doctor's vi- the doctor's visit for something 'cause you were sick, they prescribed you something, and you do have medication coverage for that visit. Um, so that's, like, an easy way to break that down. Um, so say, um, like you're sick or something, for example, you go to the doctor, um-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... they check you out, they give you medicine, that would be considered a doctor's visit.

Speaker speaker_1: Okay. And then, you also get meds under that?

Speaker speaker_0: Yes, sir. Under the Ensure Plus plans, yes, sir.

Speaker speaker_1: And you also get the hospital stay, but it's really basically nothing, because it's like f- \$50 to \$100 a day, which is-

Speaker speaker_0: Correct, yes, sir.

Speaker speaker_1: ... 150 to 200.

Speaker speaker_0: Now, I-

Speaker speaker_1: All right.

Speaker speaker_0: Now, I do know with the MEC TeleRx, um, the preventative-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... healthcare service plan, that one actually includes a subscription to FreeRx, which gives out free or discounted prescription coverage as well. So you do have medication coverage under the MEC as well. Um, if you went to FreeRx.com, uh, there has... They, they have a, they have a list of medications that would be covered under that, uh, under that medical plan. Um, so if you wanted to go to FreeRx.com to see if one of your prescriptions is covered under that FreeRx website, um, it's definitely-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... worth a check.

Speaker speaker_1: So I would get MEC plus-

Speaker speaker_0: FreeRx.

Speaker speaker_1: ... MEC Plus, or?

Speaker speaker_0: Uh, no. No, sir.

Speaker speaker_1: So just-

Speaker speaker_0: So the, so the... There's only one MEC plan, but the MEC TeleRx includes FreeRx, which is just a, uh, which is a medication benefit for medica- for medicine. Um, so it's a subscription-

Speaker speaker_1: Okay, so they're basically-

Speaker speaker_0: ... based.

Speaker speaker_1: ... there's three different MECs that I can pick from?

Speaker speaker_0: No, sir. So there's only... There's three Ensure Plus plans you can pick from, the Ensure Plus Basic, Enhanced, and the Premier. There's only one-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... MEC TeleRx, 'cause that's what the plan's called, the MEC TeleRx.

Speaker speaker_1: Oh.

Speaker speaker_0: Uh, so the MEC-

Speaker speaker_1: Okay.

Speaker speaker_0: ... covers your preventative care, plus a subscription-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... to FreeRx, which gives out free or discounted prescription coverage. You can either have it-

Speaker speaker_1: Gotcha.

Speaker speaker_0: ... shipped directly to your house or picked up at your local pharmacy .

Speaker speaker_1: Okay. So I wouldn't get the doctor's visit if I did need to go somewhere to urgent care for a back, or a cold, or feeling sick, and then the hospital visits would not be... The \$50 to \$200 wouldn't be paid?

Speaker speaker_0: Um, what do you mean by that? Now I'm, I'm, I'm kinda confused.

Speaker speaker_1: Uh, I'm just trying to figure out, on the Insured Plus plan...

Speaker speaker_0: Yes.

Speaker speaker_1: ... I would, I would, I would... The only benefit to having that on top of the MEC Tele, uh, M- uh, FreeRx thing would, I would get the like \$50 to \$200 thing, depending on the plan, and I would get doctor's visits. Um, so that's... In which case it would be, I guess, the dermatologist would be one, and like a, if I went in 'cause I had, you know, hurt my back walking or, you know, lifting weights, or if I had migraines or something. Whatever it is. Non-preventative stuff.

Speaker speaker_0: Yes, sir. So non-preventative stuff would be covered under the Insured Plus plans. Uh, because that covers-

Speaker speaker_1: Okay. I'm just trying to figure out if I need to get that or not, because th- if I can get free medicines on the other thing, so. Um, and you said the dermatologist visit would go under, um...

Speaker speaker_0: The Insured Plus, 'cause they're considered a-

Speaker speaker_1: Insured Plus.

Speaker speaker_0: ... specialty doctor. Yes, sir.

Speaker speaker_1: Okay, specialty doctor is Insured Plus. Let's see. All right. Specialty Plus. Okay. And then if I went to the MEC... Um, tell me again, what's MEC? I'm really-

Speaker speaker_0: Uh, just-

Speaker speaker_1: ... sorry, man. I'm just trying-

Speaker speaker_0: No worries, just preventative healthcare services.

Speaker speaker_1: Okay, preventative healthcare services.

Speaker speaker_0: So like your physicals-

Speaker speaker_1: So-

Speaker speaker_0: ... vaccinations, diabetes screenings-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... uh, physicals, stuff like that.

Speaker speaker_1: Okay. It's just, I mean, I don't get any of that stuff. I would get it all during a physical.

Speaker speaker_0: Yeah.

Speaker speaker_1: So, I'm, I'm just trying to... I, I don't understand what I need. Like, I definitely don't need the hospital thing, because it doesn't sound like they pay any money for, for hospital visits. But like how much does a doctor's visit cost? If I go to get a physical, how much do they pay for a physical?

Speaker speaker_0: Now for the physical under the MEC, as long as you stay in-network, it should be covered at 100, 100% s- 'cause it's considered preventative. Um, but if you went to the, went to the doctor under the Insured Plus plans for that physical, um-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... it wouldn't be covered 'cause it's preventative wise. However, you do have a benefit for \$50 for a physician's office, which is-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... technically the same as a doctor's office. Um, so you would have coverage for that visit if need be as well.

Speaker speaker_1: I would think a dermatologist would be preventative too.

Speaker speaker_0: Uh, let me see.

Speaker speaker_1: Because you're preventing something from happening during the future, during the future.

Speaker speaker_0: Uh, yeah, it's, it's not considered preventative care, but annual skin cancer screenings or dermatologists may be covered as preventative care in some insurance

plans. So it's usually not, uh, considered preventative care unless you went for an annual skin cancer screening. So that would be the-

Speaker speaker_1: That's what I do.

Speaker speaker_0: ...

Speaker speaker_2: Preventative. Yeah.

Speaker speaker_0: But if you went to the dermatologist for other things, like say if, um, you had a, like a weird looking mole or something like that, or I, I, I don't know. Um, but I'm just what I'm thinking. If anything other than that cancer screening.

Speaker speaker_1: Got it. Okay. All right. And then, okay, so I guess let's do this. Um, how much for the MEC?

Speaker speaker_0: Um, so for employee only, it would be \$15.63 a week.

Speaker speaker_1: Per week?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: \$15 and how much?

Speaker speaker_0: 63 cents.

Speaker speaker_1: Okay. Yeah, it's just employee only. Okay. And then how much for the other one for a doctor's visit?

Speaker speaker_0: Uh, the Insure Plus Basic is \$17.21.

Speaker speaker_1: Gotcha. Okay.

Speaker speaker_0: Which would be \$32.84 combined.

Speaker speaker_1: All right, let's start with the one where I can just get medications for now, and then, you know, the physical and then maybe the dermatologist screen. I think that would be the best thing for me now. And if I feel like I need to go see specialty doctors, then I'll get the other, you know, Insured Plus or whatever, the Insured Plus plan. Yeah.

Speaker speaker_0: Okay, so just the MEC TeleRX for now? Anything else?

Speaker speaker_1: For now, yeah.

Speaker speaker_0: Okay. Um, so doing just the medical plan would make your total deductions \$15.63 a week, the authorized creators-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... will make that deduction for you.

Speaker speaker_1: Sure.

Speaker speaker_0: Okay. Um, so I do want to let you know that this pending enrollment, uh, will take one to two weeks to go through. Then whenever-

Speaker speaker_1: Okay.

Speaker speaker_0: ... you miss your first payroll deduction of the \$15.63 come off your paycheck. Coverage begins the Monday we receive that deduction from Creative Circle. Seven to ten business days later, you'll receive all of your policy and ID card information in the mail. However-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... I do see that Creative Circle is a Section 125 client. So what Section 125 is, it's an IRS code, which means employees can pay their premiums with pre-tax dollars, but that also means you must stay in these elections until the next company open enrollment period, or if you experience a qualified life event. However, a-

Speaker speaker_1: I don't know what that means.

Speaker speaker_0: ... qualified life event... Um, sorry-

Speaker speaker_1: I'm sorry, I don't know what the other thing, the IRS thing.

Speaker speaker_0: Yeah, so Section 125, you're just paying with these deductions with pre-taxes, so pretty much meaning that you can bring home a higher paycheck because you're paying with these deductions with pre-taxes, um-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... before taxes come out. Um, but after that... But in order to do that, you would have to stay locked into this medical plan until either the next company open enrollment period, which is next December, or if you experience a qualified life event, which may be considered as marriage or divorce, birth or adoption of a child, or gaining coverage elsewhere in order to cancel the benefits through Creative Circle.

Speaker speaker_1: Okay, that sounds good.

Speaker speaker_0: Okay. Um, but other than that, Michael, is there anything else I can assist you with today?

Speaker speaker_1: Um, I don't think so. So it'll come pre-taxed. So...

Speaker speaker_0: Right.

Speaker speaker_1: That's like... So that much per month, that times four weeks, is essentially what, like 60 bucks?

Speaker speaker_0: Give or take, yes sir.

Speaker speaker_1: For most... Okay, so like 60 bucks, so that'll be 60 month... \$60 per month, 60 times 12 is \$7200. So that will take \$7200... Wait, no. \$720.

Speaker speaker_0: Yeah. Almost went to your zero off.

Speaker speaker_1: Yeah, zero off. \$720 off the top of my income for the year. Okay. All right. That's great. Let's do it.

Speaker speaker_0: Awesome. Well, is there anything else I can help you out with today, Michael?

Speaker speaker_1: No. Will I get confirmation that says I'm signed up for this and stuff?

Speaker speaker_0: Um, yeah. So I can go ahead and send a representative who's responsible for those enrollment confirmations. Just give about 10 or 15 minutes before you receive it. Um, but the email-

Speaker speaker_1: Okay.

Speaker speaker_0: ... you should be looking out for will be coming from info, that's I-N-F-O, @benefitsfreerx.com.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay?

Speaker speaker_1: Okay. All right, I got one of them. And then who is the... Like who, who is the company? Like what is the insurance company?

Speaker speaker_0: Um, so the insurance company for the MEC TeleRX is, is 90 Degree Benefits.

Speaker speaker_1: 90 Degree Benefits?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: 90 Degree Benefits. Okay, so that's the company that I have... That's who I'm insured by. I have health coverage through 90 Degree Benefits.

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Gotcha. Okay, all right. And then that will come out of my paycheck in the next two weeks, you said?

Speaker speaker_0: Give or take. Yes, sir.

Speaker speaker_1: Okay. Awesome. All right. Well, thank you so much for your help. And, um, I guess once I get everything squared away, then when I go get my new prescriptions, I just t- show my new card and then, um, in the meantime, be looking at like what medicines are covered under freerx.com?

Speaker speaker_0: Yes, sir. Um, so I do know that once you do become active in the FreeRx, I do know you have to register-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... your account. Um, but once you do become active, you will receive a welcoming email to FreeRx, uh, giving you directions-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... on how to gain access to your FreeRx account. Um, just follow the-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... directions in the email and then you should be able to-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... gain access to that ID card from there. Um, but that won't-

Speaker speaker_1: Love it.

Speaker speaker_0: ... happen until you actually become active in the benefits.

Speaker speaker_1: Okay. And then none of this has anything to do with federal healthcare systems, right?

Speaker speaker_0: Correct. Correct. Yes, sir. It's just Section 125-

Speaker speaker_1: This is a private company thing. Yeah.

Speaker speaker_0: Yep. Yes, sir.

Speaker speaker_1: Awesome. Love it. Okay. All right. Thank you so much. I really appreciate your help.

Speaker speaker_0: You're welcome, Michael. You have a great day, okay?

Speaker speaker_1: All right. You too. Really, really, thank you. Bye.

Speaker speaker_0: You're welcome. Bye-bye.