

Transcript: Malcolm

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Full Transcript

Thanks for calling Benefits in a Card how can I help you? Hi. Yes. I currently got hired with, uh, Partners Work Force, and I'd like to see what kind of benefits they have to offer. All right. What's the last four of your social- My social... Uh, 2462. First name? Uh, Gloria. You said Gloria? Yes, sir. Last name? Uh, Gomez. All right. For security purposes, can you verify your address that's been sent for me? Date of birth's December 24th, 1969. Um, address is 45327 Esmeralda Ct, Temecula, California 92057. And there's no phone number on file. Would you like to add a phone number? Uh, yes. 760-685-7979. You said 760-685-797- Uh, last digits are 7979. Thank you. All right. So the plans they offer you, they offer you medical, free Rx, virtual care, dental, short-term disability, life insurance, vision, critical illness, group accident, preventative care, behavior health, and an ID experts. Okay. So they gave me this, uh, Benefits in a Card designed for Partners Care Health and Welfare. So what plan is it that they offer? 'Cause they have different plans in here. Do I get to pick one, or do they have one that I need to pick? They have... You can take any of the plans that I just mentioned. They offer you different plans. Okay, so all the plans that they... Are you still there? Yeah, I'm here. So all the plans they have here, they offer? Okay. Um... So they have, like, the, um... This is just so confusing. Um, so what's my, uh... What's the name of the, um, uh, the... Okay. I see they have the vision, so what's the company... Do I need to sign up? How do I sign up for this? You can do it with me on the, over the phone. Okay. So, uh... Okay. So, uh, can we go ahead and get vision, 'cause I have glasses? So it would be just employee. So according to this, it's \$2.15 per week. Yes, ma'am. Yes, ma'am. Okay, so let's... And who is vision through? MetLife. Okay. Um, will they send, uh, what the benefits are on that? Or how do I find out what the benef- what the benefits are for vision? Is it on here? I mean, do you have the benefits guide? What, what's... What are you looking at? I have a... just a summary of benefits. "Benefits provide vision." Okay, yeah. I got... Okay, yeah. I have it here. Okay, so let's go ahead and... Yeah, they have a section here for MetLife. "Visions refers," uh, "in network." Okay, so I gotta go to in-network. "In addition, a vision provider." Okay, I see. So "vision" and select "VSP Choice." Right? "MetLife VSP Choice." Okay. Um, so let's go ahead and sign up for vision. That's, uh, 2.15 for employees. And then, um- You still there? Yes, ma'am. Okay. And then, uh, dental. Who is our dental through? American Public Life. American Public Life? Yes, ma'am. Okay. So let's go ahead and do dental. Mm-hmm. Dental, that's, uh, that's \$3.63 a week, right? Yes, ma'am. Vision, dental. Okay, so then, um, as far as medical, what do they have for medic- How do we... What do they have for medical? For your medical- ... standard, the VIP Plus and the VIP Prime. All three of these plans cover doctors, hospitals, and prescriptions. The only difference between the three is the higher you go up, the more coverage you will receive in the hospital. The Standard is \$17.66, the VIP is \$21.66- You're breaking up. ... and the Prime is \$43.60. Yeah. Hello? Yeah, you are break- you're, you're

breaking up. Okay, I see at the bottom. Weekly deductions, employee 16. Okay, so the, the, the difference is what? The more you pay, the more coverage you have, or how does that go? Yes, ma'am and the hospital benefit. Can you hear me? Yeah, I got it. So with the regular Stay Healthy, you don't have any hospital inc- you don't have any hospital? No, ma'am. The Stay Healthy is a preventative care plan. That's good for like wellness checks, physicals, vaccinations, cancer surgeries- Okay. ... things like that. So your next one would be your VIP Standard, uh, 500. Mm-hmm. So, uh, where does it say like, uh... So preventive care is not, not included with your VI- with either your VIP Standard, Plus or Prime? No, ma'am, 'cause it's a separate plan in itself, the Stay Healthy Plan, it's a preventative care plan. They do offer you the MEC Enhanced, which combines the preventative care with the VIP. That one would be \$43.76. Which one was that one? Oh. The MEC Enhanced. Oh, I don't see that one in here. Okay, I need one that I can, I need one that I can go and do like, uh... I'm 55, so I need to go get my preventive care, like your mammograms or your blood pressure, you know, just regular preventive care. And then also I need just a regular, be able to go to the doctor if I get the, uh, the flu shot or if I get cold or, you know, my arm hurts or whatever. So which one would that be? So, I wouldn't be able to make any recommendations unfortunately. It's just more so about which one works out for you. So I guess with the MEC Enhanced combines the preventative care with the VIP that covers doctors, hospitals and prescriptions. Oh. You can also get- Is that, is that... Okay, so is that the Stay Healthy MEC tell Rex for one person? Is that, is that the 1680? No, ma'am. For that one... That one, the 1680 one is just a preventative care plan. That doesn't include the VIP plan. The MEC Enhanced combines the preventative care with the VIP. Okay, I don't see that on my brochure. MHC, it's a MHC Enhanced? Yes, ma'am. That'd be \$23.76. Oh, okay. So Stay Healthy MEC for 1680, and then it's a VIP plan. Okay, so the VIP would, would, it would be the, uh, which one would be the, the Standard? The VIP p- the VIP Plus, the VIP Standard and the Prime, they all cover doctors, hospitals and prescriptions. Oh, okay. So... oh, okay. So the higher your deductible, the higher your, the higher your deductible, the, uh, more coverage you have 'cause I see like with the- Yes, ma'am. ... Standard you only get 500. You only have to pay 500 for a hospital, where a Plus and a Prime, it's 1,000. Yes, ma'am. If you go down to surgery in the hospital, it says VIP Standard is 250 a day for a max of one day. The Plus is \$1,000 a day and the Prime is \$2,000 a day. I see, okay. So, um... Do, and then, okay, so let me think. Um, all right, so preventive surgery, what is preventive surgery in a physish- physician office not included? Um, so that's the Plus and the Prime. Okay, and then what about prescriptions on, what's your, uh, prescription program on this? Uh, so with the MEC TeleRx, you get FreeRx included in it. FreeRx is a, a virtual pharmacy that gives you access to over 800 generic acute and chronic medications, along with virtual urgent care appointments. You can also GetFreeRx by itself for 5.99, um, but it is included in a MEC TeleRx plan. So it combines the preventative care with the FreeRx. That is not included in the MEC Enhanced plan. And then with the VI-, depending on, all the VIP plans come with, uh, coverage for medical as well. It's covered by Pharmacare. Okay, so I can go to doctor's visits, right? It doesn't have to be like, like, uh, a tele- it doesn't have to be through video? So the, with the VIP, yes. You can do it with all the plans, but- Okay, so... Yeah. So basically the MEC is just your, it's just your, uh, preventive maintenance. Your, uh- Yes, ma'am.... like your six-month teeth cleaning or, or your, whatever you're at, whatever you're, um... so then you gotta get that but then you gotta get one of the VIPs to go, be able to go see a doctor and then... okay. So- You can do that or you can get the MEC

Enhanced, whichever one. MEC Enhanced. I don't see that on my booklet. It just says MEC TeleRx and I don't have an MEC Enhanced. Oh wait, here it is. It's on the other page. MEC Enhanced, employee 4376. Is that the one you were talking about? Mm-hmm. Oh, okay. So MEC Enhanced 43... I- I'm sorry, I'm confused. Okay, so MEC Enhanced 4376, what does that one include again? That- that includes my preventive? And, and your regular doctor visits. Yes, ma'am. And regular doctor, and then does that... and that includes my prescriptions? It says generic drugs, yes, ma'am. It's covered by PharmaBill. PharmaBill. Okay. I guess I'm gonna need that one then, the 4376. So what if I have a drug that doesn't have a generic one, they won't cover it? I wouldn't be able to answer that question because we're not the carrier. We're just the plan administrator. That would be a question you have to ask American Public Life 'cause they're your carrier for that coverage. Okay. Um, okay, sign me up for that 4376, which is the, the MEC Enhanced. So right now you just got a dental visit and an MEC Enhanced, and it's \$49.54. \$49.54 a week that will be taken out of my check. That Partners will take out, right? I don't have to do... I don't have to submit anything, they'll take care of that? Yes, ma'am. Okay. And, uh, okay, I guess that's all I need. So then, um, how soon can I use these benefits? So the enrollment process takes one to two weeks. Once you see that first deduction from your paycheck and we see it in our system, that following Monday is when your coverage will become active. Your ID cards are spent one to two weeks for an activation. But it slowly... typically it takes one to two weeks, but it's totally up to when Partners makes that first deduction happen. Okay, so one to two weeks, uh, to process, and then they deduct it. So if I- like on this one, uh, well you wouldn't know if I needed to... is it, are these like an HOA plan or a PPO plan? None of these... they're all limited benefits plans, and what that means is the doctor and the member sends the claim to the insurance carrier and the carrier pays towards the claim up to a set dollar amount. And depending on the services rendered and the coverage, the remainder of that claim would be your responsibility. So the doctor can bill anything they want and then the, they will... I... if they bill 800 for a visit and you only pay 300, you'll pay the 300 and then I have to pay the difference. Yes, ma'am. So there's no contract or anything as far as... as a benefit. This is not a major medical insurance. I see. No. No, ma'am. Oh, okay, but it says primary care visits, it's \$10. Oh, but you're limited to two, four visits annually per person. Specialist care visits limited to four visits annually. So you can only go like four times... is this what it is? You can only go four times? That would be a question you'd have to carry it- Per year? That'd be a question you wanna ask the carrier directly, 'cause again, we're... what you have is the same information that we have. We're not the carrier, we're just the plan administrator. So I don't want to tell you- I think that was the ... yes, you may not be- ... right, yeah. No, no. I understand. Yeah, brand name drugs when there's no generic available, mail order. Okay. Well, I guess this is better than nothing, so. Okay. So yeah, can you sign me up for those, please? So you just, just confirmed you want the MEC Enhanced, the vision and the dental and that's it? Yeah, that's all you... well, I mean, I don't know what else you have. I mean, with my medical, it covers hospital, right? Yes. It covers doctors, hospitals and prescriptions. Yeah, just, just, I mean, just... and then, um, say something isn't working out, can I call and change it or am I pretty st- much stuck with this 'til next open enrollment? Yeah, so your plans are under Section 125. Section 125 is an IRS regulation that allows you to get enrolled in these plans pre-tax. Since they allow you to get enrolled pre-tax, you're not allowed to get unenrolled from these plans unless you have a company open enrollment period or you have a qualifying life event such as marriage and

divorce, having or adopting a child or gaining or losing coverage from another carrier. Right. Mm-hmm. So if you do get enrolled, so you do have 30 days from the date you receive your first paycheck to make a decision ... but after those 30 days then you wouldn't be able to cancel unless there was a company open enrollment period for you adequately. Right. Mm-hmm. Okay. Okay. So yeah, let's just go ahead and do that 'cause the sooner I enroll the sooner I have coverage. I don't want to wait. And then like you said, it takes one to two weeks for them to even process that. And then it takes about another week for them to start taking the money out of my check, so I mean, just the whole process itself is gonna be good three to four weeks. Yes, ma'am. All right. I got that in the system for you to get processed. Was there anything else I can help you with today, Ms. Gomez? Uh, nope, that's it. That should be it. Just, uh, go ahead and, and, uh, process this. Will I get a confirmation or anything that it's in the system? If you need one we can send one to you, but typically we don't send one. Yeah, could you? Because I've, it's, it's happened before where I've enrolled and then they don't have proof that I've enrolled and then I have to redo everything again, so like a confirmation number or something. It's been yours. Okay. I'll put in a request for that to be sent to you. You will have it. Y- you should have it- Okay. ... before the end of today. Okay, great. All right. Sounds good. Well, it, and it'll be sent from the info@fincard.com. Okay. Sounds good. Let me know you just looked out for. All right, well, is there anything else I can help you with today, Ms. Gloria? Um, no, I think that's, uh, pretty much it, right? I mean, it's just medical, dental, vision. What else do they offer? Just medical, dental, vision. Oh, the term life and, uh, group accident, nah, I don't need those. Short-term disability. What's, what's short-term disability? If you got hurt at work and they require you to be out of work. Okay, kind of like workers' comp, but you, it's kind of like something... That's kind of like if you don't have workers' comp. you can do the, do the short-term. Okay. Yes, ma'am. Nope, that should do it. All right. All right, there's nothing else, Ms. Gomez. Thanks for calling FinCEN and Cardho. I hope you have a great rest of your week. Okay. Thank you, sir. You too. Thank you. All right. Bye.

Conversation Format

Speaker speaker_0: Thanks for calling Benefits in a Card how can I help you?

Speaker speaker_1: Hi. Yes. I currently got hired with, uh, Partners Work Force, and I'd like to see what kind of benefits they have to offer.

Speaker speaker_0: All right. What's the last four of your social-

Speaker speaker_1: My social... Uh, 2462.

Speaker speaker_0: First name?

Speaker speaker_1: Uh, Gloria.

Speaker speaker_0: You said Gloria?

Speaker speaker_1: Yes, sir.

Speaker speaker_0: Last name?

Speaker speaker_1: Uh, Gomez.

Speaker speaker_0: All right. For security purposes, can you verify your address that's been sent for me?

Speaker speaker_1: Date of birth's December 24th, 1969. Um, address is 45327 Esmeralda Ct, Temecula, California 92057.

Speaker speaker_0: And there's no phone number on file. Would you like to add a phone number?

Speaker speaker_1: Uh, yes. 760-685-7979.

Speaker speaker_0: You said 760-685-797-

Speaker speaker_1: Uh, last digits are 7979.

Speaker speaker_0: Thank you. All right. So the plans they offer you, they offer you medical, free Rx, virtual care, dental, short-term disability, life insurance, vision, critical illness, group accident, preventative care, behavior health, and an ID experts.

Speaker speaker_1: Okay. So they gave me this, uh, Benefits in a Card designed for Partners Care Health and Welfare. So what plan is it that they offer? 'Cause they have different plans in here. Do I get to pick one, or do they have one that I need to pick?

Speaker speaker_0: They have... You can take any of the plans that I just mentioned. They offer you different plans.

Speaker speaker_1: Okay, so all the plans that they...

Speaker speaker_0: Are you still there?

Speaker speaker_1: Yeah, I'm here. So all the plans they have here, they offer? Okay. Um... So they have, like, the, um... This is just so confusing. Um, so what's my, uh... What's the name of the, um, uh, the... Okay. I see they have the vision, so what's the company... Do I need to sign up? How do I sign up for this?

Speaker speaker_0: You can do it with me on the, over the phone.

Speaker speaker_1: Okay. So, uh... Okay. So, uh, can we go ahead and get vision, 'cause I have glasses? So it would be just employee. So according to this, it's \$2.15 per week.

Speaker speaker_0: Yes, ma'am. Yes, ma'am.

Speaker speaker_1: Okay, so let's... And who is vision through?

Speaker speaker_0: MetLife.

Speaker speaker_1: Okay. Um, will they send, uh, what the benefits are on that? Or how do I find out what the benef- what the benefits are for vision? Is it on here?

Speaker speaker_0: I mean, do you have the benefits guide? What, what's... What are you looking at?

Speaker speaker_1: I have a... just a summary of benefits. "Benefits provide vision." Okay, yeah. I got... Okay, yeah. I have it here. Okay, so let's go ahead and... Yeah, they have a section here for MetLife. "Visions refers," uh, "in network." Okay, so I gotta go to in-network. "In addition, a vision provider." Okay, I see. So "vision" and select "VSP Choice." Right? "MetLife VSP Choice." Okay. Um, so let's go ahead and sign up for vision. That's, uh, 2.15 for employees. And then, um- You still there?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Okay. And then, uh, dental. Who is our dental through?

Speaker speaker_0: American Public Life.

Speaker speaker_1: American Public Life?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Okay. So let's go ahead and do dental.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Dental, that's, uh, that's \$3.63 a week, right?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Vision, dental. Okay, so then, um, as far as medical, what do they have for medic- How do we... What do they have for medical?

Speaker speaker_0: For your medical- ... standard, the VIP Plus and the VIP Prime. All three of these plans cover doctors, hospitals, and prescriptions. The only difference between the three is the higher you go up, the more coverage you will receive in the hospital. The Standard is \$17.66, the VIP is \$21.66-

Speaker speaker_1: You're breaking up.

Speaker speaker_0: ... and the Prime is \$43.60. Yeah.

Speaker speaker_1: Hello? Yeah, you are break- you're, you're breaking up. Okay, I see at the bottom. Weekly deductions, employee 16. Okay, so the, the, the difference is what? The more you pay, the more coverage you have, or how does that go?

Speaker speaker_0: Yes, ma'am and the hospital benefit. Can you hear me?

Speaker speaker_1: Yeah, I got it. So with the regular Stay Healthy, you don't have any hospital inc- you don't have any hospital?

Speaker speaker_0: No, ma'am. The Stay Healthy is a preventative care plan. That's good for like wellness checks, physicals, vaccinations, cancer surgeries-

Speaker speaker_1: Okay.

Speaker speaker_0: ... things like that.

Speaker speaker_1: So your next one would be your VIP Standard, uh, 500.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: So, uh, where does it say like, uh... So preventive care is not, not included with your VI- with either your VIP Standard, Plus or Prime?

Speaker speaker_0: No, ma'am, 'cause it's a separate plan in itself, the Stay Healthy Plan, it's a preventative care plan. They do offer you the MEC Enhanced, which combines the preventative care with the VIP. That one would be \$43.76.

Speaker speaker_1: Which one was that one? Oh.

Speaker speaker_0: The MEC Enhanced.

Speaker speaker_1: Oh, I don't see that one in here. Okay, I need one that I can, I need one that I can go and do like, uh... I'm 55, so I need to go get my preventive care, like your mammograms or your blood pressure, you know, just regular preventive care. And then also I need just a regular, be able to go to the doctor if I get the, uh, the flu shot or if I get cold or, you know, my arm hurts or whatever. So which one would that be?

Speaker speaker_0: So, I wouldn't be able to make any recommendations unfortunately. It's just more so about which one works out for you. So I guess with the MEC Enhanced combines the preventative care with the VIP that covers doctors, hospitals and prescriptions.

Speaker speaker_1: Oh.

Speaker speaker_0: You can also get-

Speaker speaker_1: Is that, is that... Okay, so is that the Stay Healthy MEC tell Rex for one person? Is that, is that the 1680?

Speaker speaker_0: No, ma'am. For that one... That one, the 1680 one is just a preventative care plan. That doesn't include the VIP plan. The MEC Enhanced combines the preventative care with the VIP.

Speaker speaker_1: Okay, I don't see that on my brochure. MHC, it's a MHC Enhanced?

Speaker speaker_0: Yes, ma'am. That'd be \$23.76.

Speaker speaker_1: Oh, okay. So Stay Healthy MEC for 1680, and then it's a VIP plan. Okay, so the VIP would, would, it would be the, uh, which one would be the, the Standard?

Speaker speaker_0: The VIP p- the VIP Plus, the VIP Standard and the Prime, they all cover doctors, hospitals and prescriptions.

Speaker speaker_1: Oh, okay. So... oh, okay. So the higher your deductible, the higher your, the higher your deductible, the, uh, more coverage you have 'cause I see like with the-

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: ... Standard you only get 500. You only have to pay 500 for a hospital, where a Plus and a Prime, it's 1,000.

Speaker speaker_0: Yes, ma'am. If you go down to surgery in the hospital, it says VIP Standard is 250 a day for a max of one day. The Plus is \$1,000 a day and the Prime is \$2,000 a day.

Speaker speaker_1: I see, okay. So, um... Do, and then, okay, so let me think. Um, all right, so preventive surgery, what is preventive surgery in a physish- physician office not included? Um, so that's the Plus and the Prime. Okay, and then what about prescriptions on, what's your, uh, prescription program on this?

Speaker speaker_0: Uh, so with the MEC TeleRx, you get FreeRx included in it. FreeRx is a, a virtual pharmacy that gives you access to over 800 generic acute and chronic medications, along with virtual urgent care appointments. You can also GetFreeRx by itself for 5.99, um, but it is included in a MEC TeleRx plan. So it combines the preventative care with the FreeRx. That is not included in the MEC Enhanced plan. And then with the VI-, depending on, all the VIP plans come with, uh, coverage for medical as well. It's covered by Pharmacare.

Speaker speaker_1: Okay, so I can go to doctor's visits, right? It doesn't have to be like, like, uh, a tele- it doesn't have to be through video?

Speaker speaker_0: So the, with the VIP, yes. You can do it with all the plans, but-

Speaker speaker_1: Okay, so... Yeah. So basically the MEC is just your, it's just your, uh, preventive maintenance. Your, uh-

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: ... like your six-month teeth cleaning or, or your, whatever you're at, whatever you're, um... so then you gotta get that but then you gotta get one of the VIPs to go, be able to go see a doctor and then... okay. So-

Speaker speaker_0: You can do that or you can get the MEC Enhanced, whichever one.

Speaker speaker_1: MEC Enhanced. I don't see that on my booklet. It just says MEC TeleRx and I don't have an MEC Enhanced. Oh wait, here it is. It's on the other page. MEC Enhanced, employee 4376. Is that the one you were talking about?

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Oh, okay. So MEC Enhanced 43... I- I'm sorry, I'm confused. Okay, so MEC Enhanced 4376, what does that one include again? That- that includes my preventive?

Speaker speaker_0: And, and your regular doctor visits. Yes, ma'am.

Speaker speaker_1: And regular doctor, and then does that... and that includes my prescriptions?

Speaker speaker_0: It says generic drugs, yes, ma'am. It's covered by PharmaBill.

Speaker speaker_1: PharmaBill. Okay. I guess I'm gonna need that one then, the 4376. So what if I have a drug that doesn't have a generic one, they won't cover it?

Speaker speaker_0: I wouldn't be able to answer that question because we're not the carrier. We're just the plan administrator. That would be a question you have to ask American Public Life 'cause they're your carrier for that coverage.

Speaker speaker_1: Okay. Um, okay, sign me up for that 4376, which is the, the MEC Enhanced.

Speaker speaker_0: So right now you just got a dental visit and an MEC Enhanced, and it's \$49.54.

Speaker speaker_1: \$49.54 a week that will be taken out of my check. That Partners will take out, right? I don't have to do... I don't have to submit anything, they'll take care of that?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Okay. And, uh, okay, I guess that's all I need. So then, um, how soon can I use these benefits?

Speaker speaker_0: So the enrollment process takes one to two weeks. Once you see that first deduction from your paycheck and we see it in our system, that following Monday is when your coverage will become active. Your ID cards are spent one to two weeks for an activation. But it slowly... typically it takes one to two weeks, but it's totally up to when Partners makes that first deduction happen.

Speaker speaker_1: Okay, so one to two weeks, uh, to process, and then they deduct it. So if I- like on this one, uh, well you wouldn't know if I needed to... is it, are these like an HOA plan or a PPO plan?

Speaker speaker_0: None of these... they're all limited benefits plans, and what that means is the doctor and the member sends the claim to the insurance carrier and the carrier pays towards the claim up to a set dollar amount. And depending on the services rendered and the coverage, the remainder of that claim would be your responsibility.

Speaker speaker_1: So the doctor can bill anything they want and then the, they will... I... if they bill 800 for a visit and you only pay 300, you'll pay the 300 and then I have to pay the difference.

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: So there's no contract or anything as far as... as a benefit. This is not a major medical insurance. I see.

Speaker speaker_0: No. No, ma'am.

Speaker speaker_1: Oh, okay, but it says primary care visits, it's \$10. Oh, but you're limited to two, four visits annually per person. Specialist care visits limited to four visits annually. So you can only go like four times... is this what it is? You can only go four times?

Speaker speaker_0: That would be a question you'd have to carry it-

Speaker speaker_1: Per year?

Speaker speaker_0: That'd be a question you wanna ask the carrier directly, 'cause again, we're... what you have is the same information that we have. We're not the carrier, we're just the plan administrator. So I don't want to tell you-

Speaker speaker_1: I think that was the

Speaker speaker_2: ... yes, you may not be-

Speaker speaker_1: ... right, yeah. No, no. I understand. Yeah, brand name drugs when there's no generic available, mail order. Okay. Well, I guess this is better than nothing, so. Okay. So yeah, can you sign me up for those, please?

Speaker speaker_0: So you just, just confirmed you want the MEC Enhanced, the vision and the dental and that's it?

Speaker speaker_1: Yeah, that's all you... well, I mean, I don't know what else you have. I mean, with my medical, it covers hospital, right?

Speaker speaker_0: Yes. It covers doctors, hospitals and prescriptions.

Speaker speaker_1: Yeah, just, just, I mean, just... and then, um, say something isn't working out, can I call and change it or am I pretty st- much stuck with this 'til next open enrollment?

Speaker speaker_0: Yeah, so your plans are under Section 125. Section 125 is an IRS regulation that allows you to get enrolled in these plans pre-tax. Since they allow you to get enrolled pre-tax, you're not allowed to get unenrolled from these plans unless you have a company open enrollment period or you have a qualifying life event such as marriage and divorce, having or adopting a child or gaining or losing coverage from another carrier.

Speaker speaker_1: Right. Mm-hmm.

Speaker speaker_0: So if you do get enrolled, so you do have 30 days from the date you receive your first paycheck to make a decision ... but after those 30 days then you wouldn't be able to cancel unless there was a company open enrollment period for you adequately.

Speaker speaker_1: Right. Mm-hmm. Okay. Okay. So yeah, let's just go ahead and do that 'cause the sooner I enroll the sooner I have coverage. I don't want to wait. And then like you said, it takes one to two weeks for them to even process that. And then it takes about another week for them to start taking the money out of my check, so I mean, just the whole process itself is gonna be good three to four weeks.

Speaker speaker_0: Yes, ma'am. All right. I got that in the system for you to get processed. Was there anything else I can help you with today, Ms. Gomez?

Speaker speaker_1: Uh, nope, that's it. That should be it. Just, uh, go ahead and, and, uh, process this. Will I get a confirmation or anything that it's in the system?

Speaker speaker_0: If you need one we can send one to you, but typically we don't send one.

Speaker speaker_1: Yeah, could you? Because I've, it's, it's happened before where I've enrolled and then they don't have proof that I've enrolled and then I have to redo everything

again, so like a confirmation number or something.

Speaker speaker_0: It's been yours. Okay. I'll put in a request for that to be sent to you. You will have it. Y- you should have it-

Speaker speaker_1: Okay.

Speaker speaker_0: ... before the end of today.

Speaker speaker_1: Okay, great. All right. Sounds good.

Speaker speaker_0: Well, it, and it'll be sent from the info@fincard.com.

Speaker speaker_1: Okay. Sounds good.

Speaker speaker_0: Let me know you just looked out for. All right, well, is there anything else I can help you with today, Ms. Gloria?

Speaker speaker_1: Um, no, I think that's, uh, pretty much it, right? I mean, it's just medical, dental, vision. What else do they offer? Just medical, dental, vision. Oh, the term life and, uh, group accident, nah, I don't need those. Short-term disability. What's, what's short-term disability?

Speaker speaker_0: If you got hurt at work and they require you to be out of work.

Speaker speaker_1: Okay, kind of like workers' comp, but you, it's kind of like something... That's kind of like if you don't have workers' comp. you can do the, do the short-term. Okay.

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Nope, that should do it.

Speaker speaker_0: All right. All right, there's nothing else, Ms. Gomez. Thanks for calling FinCEN and Cardho. I hope you have a great rest of your week.

Speaker speaker_1: Okay. Thank you, sir. You too.

Speaker speaker_0: Thank you.

Speaker speaker_1: All right. Bye.