

Transcript: Pamela

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. This is Pamela speaking. How may I help you? Uh, yes, ma'am. I work for MAU. Um, they gave me this information to call, uh, to see about getting insurance. Thank you. Okay. And the last four digits of your social? 4637. Your first and last name? Belinda Pack. Ms. Pack, for security reasons and just to make sure we are in the correct file, can you please verify your complete address and date of birth? Uh, 738 Mason Road Southeast, Adairsville, Georgia 30103. Uh, date of birth is 11/5/1973. Thank you for the information. We have a phone number on file, 770-324-5994, and your email's belinda_30701@yahoo. Yes. That's correct. And do you know, what plan would you like to enroll? Have you seen the benefit guide? Um, I... They sent me, um, this information, but honestly, I, I don't know anything about insurance, so I don't, I don't know what I'm even looking at. Okay. Do you have a, a PDF file? Yes. With the, with the benefits information? Yes. So let's see if you, um, so you can follow in- follow me. So first of all, these are not like major insurance. Um, they already have a set amount that they're going to pay. Anything above that amount will be your responsibility. Now, if you go to page two, it says Plan Benefits Summary. Uh... Uh, no, the one that I'm on, it says American Public Life at the top. Uh, let me see. I- That's your page number two. Uh, no. Page number two says Benefits in a Card Enrollment Form. Okay. So let me see what this other one is. You said page two? Here's a page two. It says Hospital Indemnity Insurance at the top. Okay, so are those pages numbers or no? Does that- No. Oh, no? Okay, so keep scroll- scrolling down. You should go... You should find a page that says Plan Benefits Summary. Plan Benefits Summary. All right, so there's enrollment form. This says Enrollment Guide. Um, plan benefits summaries. Okay, I'm looking at that. You got it? All right. Yeah, under it, it says this is not major medical insurance. Mm-hmm. Okay. That's it. So as you can see, you have on the left-hand side, it says benefits. Then it says Stay Healthy MEC, Sure Plus- Mm-hmm. ... and Sure Plus Enhanced. And Stay Healthy, Sure Plus, and Sure Plus Enhanced, those are the name of the plans that they offer on this page. Every... Um, let's go to Sure Plus, and Sure Plus Enhanced. If you see under each plan, the amount that you see there, that's the amount that the insurance plan will cover for the benefits that are listed on the left-hand side. Okay, so- Uh- ... under the first plan, under the Stay Healthy plan, it, everything says not included. So they don't pay anything on that? Yeah, but that's why... No, okay. So that's why I skipped that one for now and, and go to the Sure Plus, which is the next one. And the Insurer Plus- Okay. So right under that one, you, you see that says, um... You passed the pharmacy part. That Additional Product Hospital Indemnity? Yes. Okay. So- . So there, it says \$50 a day. If you go to the hospital and you have to stay in confinement, that's what the insurance plan will cover, \$50 a day. Right next to it, which is the Sure Plus Enhanced, that's \$100. So that's how the difference, you're going to see the difference

between them. So they will pay the hospital \$50 a day if I have the Insurer Plus Plan, and the rest of it is my responsibility? Yes. So intensive care, they'll pay \$200 a day. Okay. And then, at the top for the pharmacy, I have to pay... Is that my co-pays for medication? Well, it all depends on the, uh, the medication, if they do cover it. Yeah. Okay? Now, those two plans has the additional insurance product which is called the Group Accident that is included there. It also have, uh, they also sell that, uh, policy on its own. Now we're gonna go to the Stay Healthy MEC that it says not included, not included, the first one. That is because that plan is just for preventive care. Let's say, um, if you need to do your Pap smear, mammogram, check your cholesterol, diabetes, that type of preventive care, it will be covered 100%. It... Uh, you have to use a participating provider and you are responsible for the doctor's visit, uh, premium. That's how that plan works. Okay. So, so it's not a co-pay then. I pay, I pay for the whole doctor's visit? Yes. Now, if you go down one more page, you should have a plan benefit summary as well, but this one, the plan is called the Stay Healthy Enhanced. Stay Healthy Enhanced. Okay. So here, this plan is a little different. You do have your preventive care included and it's pretty much like a combination of the Stay Healthy and the Stay- and the EnsurePlus Enhanced. Here, you have \$10 co-pay for your doctor's visit and you have four visits per year. So, if I go to the doctor, I just pay \$10 and the plan pays the rest to the doctor? Mm-hmm, but you have to go to a participating provider. Gotcha. Mm-hmm. Okay. Now here- And then- ... you're able... The specialist is \$50 co-pay and the- Uh-huh. ... urgent care is \$60. Um, then it comes with the prescription information, and then you have the hospital indemnity. That's what they're going to pay towards the hospital. Not every benefit is listed there. This is pretty much like an overview so you can have an idea on how it works. Okay. And this one... Okay, this one as well has the Group Accident included. Okay. And this one was... That was the Enhanced. Enhanced, the MEC Enhanced, yeah. Okay. And that one is \$24.69 a week. Uh, no, no, that's the EnsurePlus. The one that we just spoke is, uh, this one for employee only is \$23.13. This is on the page three for the Stay Healthy Enhanced. This is the one that has the \$10 co-pay for the doctor's visit. All right. Um, it says, uh, InsurancePlus Enhanced. That one, it's for the first... The, the first three plans that we spoke about? Uh-huh. Okay. Uh, okay. That's the one for that, uh, InsurePlus Enhanced, that's how much that one cost. That one is the one that it will cover \$100 a day in the hospital. Okay. That, that's all I've got is three plans. I have the Stay Healthy, the MEC plan, that is \$9.46 a week. Mm-hmm. And then I have InsurePlus... Uh-huh. That is \$17.39 a week. And then I have the InsurePlus Enhanced, which is \$24.69 a week. Yes. So if you follow the next page. Okay. The Stay Healthy Enhanced, the one that I was explaining about the \$10 co-pay? Uh-huh. Are you there on that page? Okay. 2313? That's how much this one cost, yes. So 2313, and that's the one with the \$10 co-pay to go to the doctor. Yes. Three care visits. Yes. For a year. Okay, and then the prescription drugs is either 10, 20 or 30. Yeah. And also it has that, um, for your preventive care it has a generic with the \$5.00 co-pay. That's a little bit more on the top. Okay. And you also have your virtual urgent care included. Mm-hmm. And that one's 60. Okay. And... Okay, so and then on the next page those are your additional benefits like, uh, the short-term disability, critical illness- Mm-hmm. ... dental, vision. Let me see what else. Okay. So the vision is \$2.15 a week. Uh-huh. And the dental is \$3.51 a week. All right, so in order to get vision and dental, I have to get one of those other plans. Is that correct? Uh, oh, let me double check, but no, you don't have to. You could check, you could enroll in vision, dental by itself. Oh, okay. And I was going to say, um, Ms. Pat, you two have until the 31st of this month to enroll if you want to

go. Now that you understand a little bit more of the benefit guide, we want to look at it slowly, so you can choose the correct plan. Okay. We have to go down one page. Uh, after that page with the op- additional benefits, we're gonna roll- Okay. ... another page. There you should find the names of all the carriers. And after that page, you should go, you should be able to find a plan called minimum, Minimum Value Plan, the MVP. Okay. So this plan is more towards the traditional insurance, but it does have a really high deductible that you have to meet before they start paying 100%, which is 6,500. Um, this one, the premium is \$112.50 a month and it's subject to approval and you have to be working, um, 30 hours or, or more weekly in order to be eligible to take this plan. Okay. Yeah, that's, uh, that's weekly, \$112.50 a week. Oh yeah, weekly, I'm sorry. I, I, I- Yeah, that's high. So sorry. Yeah. So like I said, um, you could go over, um, the plans, um, if you would like to. Okay. And we're here 8:00 AM to 8:00 PM Eastern Time, Monday through Friday. You could call us back. You could ask for me if you would like to as well, if you feel comfortable, um- Okay. ... and that's... Unless you- And tell me your name one more time. Oh, Pamela. Pamela. Okay. Okay. Um, so the... I think I would probably do the \$10 co-pay plan. The enhanced? Yes, because that one was, uh... Out of all of them, it's the one that's gonna cover you the most pretty much, besides the MVP, which is the one that we spoke about the high deductible. Mm-hmm. That's the on- that's the one that is going to cover you the most. Also, MAU is under Section 125, which is an IRS regulation. Mm-hmm. What it means is that premium will be pre-taxed, um, and you will require to stay enrolled until company open enrollment or a qualified life event. That will help a little bit with the premium, if anything. Okay. So if, uh, if I was to go ahead and take it out now, um, and then if they... If I wind up getting hired on in the next month or two, then will it just stop or do I, do I have to keep it and pay for it? No, that would be a qualified life event because you're going to have- Yeah. Okay. You're no, you're no longer working with MAU.... um, and you have to be working with MAU in order to be- Oh, I gotcha. ... able to- I just, I can't start it now, yeah, I can't start it now and then three months from now say, "Oh, uh, I decide I don't want this." Well, if you gonna get hired- Mm-hmm. ... with them, with the, wherever company you are, um, was assigned to, um- Mm-hmm. ... then the insurance is going to cancel on its own, because we're not going to receive any premium from th- from your employer at this time, which is MAU. Okay. You don't have to can- you don't have to even call us to cancel it. Okay. Now, if you just don't want it, because you feel it, it doesn't work for you, whatever the case may be, then, unfortunately- Yeah, I can't cancel it. ... it will have... No, yeah. Then there you will have to have a qualified live event or wait for the company open enrollment. Gotcha. Okay. Um, yeah, let, let me just go ahead and enroll if, if that's all right, and- Yeah, and you still have until the 31st if you change your mind. Okay. Yeah. Do you want to do the Stay Healthy Enhanced? Yes. The, yeah, I'm going to do that one. I get four visits- That's- ... a year? That's it, mm-hmm. That's the \$23.13. Uh-huh. And it'll be \$10.00 when I go to the doctor. And now, do I have to pay... Is, like if she draws blood, is that covered or do I have to pay for that? Well, as far as this preventive, they, um, also you could, um, you will receive, you, when you receive your ID card, and it's, the phone number is as well on the benefit guide, uh, the carrier's phone number. You could call ahead and find out- Okay. ... how much, um, if that's a preventive care blood work, if they cover it. Okay. Could do that as well, so- All right. ... just to make sure that you're not getting something that is not covered within the preventive care. Gotcha. Okay. And do you want to enroll in anything besides the... Anything else? Um, I don't think so. Not right now. I mean, I, I know I'll have to wait. Um, well,

yeah, let... I just got glasses, actually. Um, yeah, like- Oh. You could update it next year if you're now with them, if you're still with them. Yeah, let, let me just go ahead and do the vision. That's, that's just \$2.15 a week. And then I'll go- Okay. ... ahead and do the dental. You want dental? Mm-hmm. And the Stay Healthy? Uh, let me see. The Stay Healthy Enhanced, which is the medical one for \$23.13- Yeah, for 23.13. Mm-hmm. Yes. Yes. Okay. And then, um, let's see. All right. So that will be \$26.64. Okay. And did you get the dental? Yes, for both of them, for the health and dental. Okay. And vision? Oh, no. Oh, okay. You want vision? Hold on. Yeah. So adding the vision is \$28.79. Okay. So the benefits will start the following Monday after we receive the first premium from your employer. Then your ID card will be authorized to generate in the system, and it will be mailed out to you to the address we have on file. Okay. Okay. Um, any, um, any other questions, concerns? Like I say, you still have until the 31st if you change your mind. Okay. All right. No, I think I'm good. All right. I'm glad. Um, so let me get this here. Right, so everything is set. Thank you for giving us a call today. Have a great rest of the day. Thank you. You too. Bye-bye. Bye-bye.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits in a Card. This is Pamela speaking. How may I help you?

Speaker speaker_2: Uh, yes, ma'am. I work for MAU. Um, they gave me this information to call, uh, to see about getting insurance.

Speaker speaker_1: Thank you. Okay. And the last four digits of your social?

Speaker speaker_2: 4637.

Speaker speaker_1: Your first and last name?

Speaker speaker_2: Belinda Pack.

Speaker speaker_1: Ms. Pack, for security reasons and just to make sure we are in the correct file, can you please verify your complete address and date of birth?

Speaker speaker_2: Uh, 738 Mason Road Southeast, Adairsville, Georgia 30103. Uh, date of birth is 11/5/1973.

Speaker speaker_1: Thank you for the information. We have a phone number on file, 770-324-5994, and your email's belinda_30701@yahoo.

Speaker speaker_2: Yes. That's correct.

Speaker speaker_1: And do you know, what plan would you like to enroll? Have you seen the benefit guide?

Speaker speaker_2: Um, I... They sent me, um, this information, but honestly, I, I don't know anything about insurance, so I don't, I don't know what I'm even looking at.

Speaker speaker_1: Okay. Do you have a, a PDF file?

Speaker speaker_2: Yes.

Speaker speaker_1: With the, with the benefits information?

Speaker speaker_2: Yes.

Speaker speaker_1: So let's see if you, um, so you can follow in- follow me. So first of all, these are not like major insurance. Um, they already have a set amount that they're going to pay. Anything above that amount will be your responsibility. Now, if you go to page two, it says Plan Benefits Summary.

Speaker speaker_2: Uh... Uh, no, the one that I'm on, it says American Public Life at the top. Uh, let me see. I-

Speaker speaker_1: That's your page number two.

Speaker speaker_2: Uh, no. Page number two says Benefits in a Card Enrollment Form.

Speaker speaker_1: Okay.

Speaker speaker_2: So let me see what this other one is. You said page two? Here's a page two. It says Hospital Indemnity Insurance at the top.

Speaker speaker_1: Okay, so are those pages numbers or no? Does that-

Speaker speaker_2: No.

Speaker speaker_1: Oh, no? Okay, so keep scroll- scrolling down. You should go... You should find a page that says Plan Benefits Summary.

Speaker speaker_2: Plan Benefits Summary. All right, so there's enrollment form. This says Enrollment Guide. Um, plan benefits summaries. Okay, I'm looking at that.

Speaker speaker_1: You got it? All right.

Speaker speaker_2: Yeah, under it, it says this is not major medical insurance.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay.

Speaker speaker_1: That's it. So as you can see, you have on the left-hand side, it says benefits. Then it says Stay Healthy MEC, Sure Plus-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... and Sure Plus Enhanced. And Stay Healthy, Sure Plus, and Sure Plus Enhanced, those are the name of the plans that they offer on this page. Every... Um, let's go to Sure Plus, and Sure Plus Enhanced. If you see under each plan, the amount that you see there, that's the amount that the insurance plan will cover for the benefits that are listed on the left-hand side.

Speaker speaker_2: Okay, so-

Speaker speaker_1: Uh-

Speaker speaker_2: ... under the first plan, under the Stay Healthy plan, it, everything says not included. So they don't pay anything on that?

Speaker speaker_1: Yeah, but that's why... No, okay. So that's why I skipped that one for now and, and go to the Sure Plus, which is the next one. And the Insurer Plus-

Speaker speaker_2: Okay.

Speaker speaker_1: So right under that one, you, you see that says, um... You passed the pharmacy part. That Additional Product Hospital Indemnity?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. So-

Speaker speaker_2: .

Speaker speaker_1: So there, it says \$50 a day. If you go to the hospital and you have to stay in confinement, that's what the insurance plan will cover, \$50 a day. Right next to it, which is the Sure Plus Enhanced, that's \$100. So that's how the difference, you're going to see the difference between them.

Speaker speaker_2: So they will pay the hospital \$50 a day if I have the Insurer Plus Plan, and the rest of it is my responsibility?

Speaker speaker_1: Yes.

Speaker speaker_2: So intensive care, they'll pay \$200 a day. Okay. And then, at the top for the pharmacy, I have to pay... Is that my co-pays for medication?

Speaker speaker_1: Well, it all depends on the, uh, the medication, if they do cover it.

Speaker speaker_2: Yeah.

Speaker speaker_1: Okay? Now, those two plans has the additional insurance product which is called the Group Accident that is included there. It also have, uh, they also sell that, uh, policy on its own. Now we're gonna go to the Stay Healthy MEC that it says not included, not included, the first one. That is because that plan is just for preventive care. Let's say, um, if you need to do your Pap smear, mammogram, check your cholesterol, diabetes, that type of preventive care, it will be covered 100%. It... Uh, you have to use a participating provider and you are responsible for the doctor's visit, uh, premium. That's how that plan works.

Speaker speaker_2: Okay. So, so it's not a co-pay then. I pay, I pay for the whole doctor's visit?

Speaker speaker_1: Yes. Now, if you go down one more page, you should have a plan benefit summary as well, but this one, the plan is called the Stay Healthy Enhanced.

Speaker speaker_2: Stay Healthy Enhanced. Okay.

Speaker speaker_1: So here, this plan is a little different. You do have your preventive care included and it's pretty much like a combination of the Stay Healthy and the Stay- and the EnsurePlus Enhanced. Here, you have \$10 co-pay for your doctor's visit and you have four visits per year.

Speaker speaker_2: So, if I go to the doctor, I just pay \$10 and the plan pays the rest to the doctor?

Speaker speaker_1: Mm-hmm, but you have to go to a participating provider.

Speaker speaker_2: Gotcha.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay.

Speaker speaker_1: Now here-

Speaker speaker_2: And then-

Speaker speaker_1: ... you're able... The specialist is \$50 co-pay and the-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ... urgent care is \$60. Um, then it comes with the prescription information, and then you have the hospital indemnity. That's what they're going to pay towards the hospital. Not every benefit is listed there. This is pretty much like an overview so you can have an idea on how it works.

Speaker speaker_2: Okay.

Speaker speaker_1: And this one... Okay, this one as well has the Group Accident included.

Speaker speaker_2: Okay. And this one was... That was the Enhanced.

Speaker speaker_1: Enhanced, the MEC Enhanced, yeah.

Speaker speaker_2: Okay. And that one is \$24.69 a week.

Speaker speaker_1: Uh, no, no, that's the EnsurePlus. The one that we just spoke is, uh, this one for employee only is \$23.13. This is on the page three for the Stay Healthy Enhanced. This is the one that has the \$10 co-pay for the doctor's visit.

Speaker speaker_2: All right. Um, it says, uh, InsurancePlus Enhanced.

Speaker speaker_1: That one, it's for the first... The, the first three plans that we spoke about?

Speaker speaker_2: Uh-huh.

Speaker speaker_1: Okay. Uh, okay. That's the one for that, uh, InsurePlus Enhanced, that's how much that one cost. That one is the one that it will cover \$100 a day in the hospital.

Speaker speaker_2: Okay. That, that's all I've got is three plans. I have the Stay Healthy, the MEC plan, that is \$9.46 a week.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: And then I have InsurePlus...

Speaker speaker_1: Uh-huh.

Speaker speaker_2: That is \$17.39 a week. And then I have the InsurePlus Enhanced, which is \$24.69 a week.

Speaker speaker_1: Yes. So if you follow the next page.

Speaker speaker_2: Okay.

Speaker speaker_1: The Stay Healthy Enhanced, the one that I was explaining about the \$10 co-pay?

Speaker speaker_2: Uh-huh.

Speaker speaker_1: Are you there on that page?

Speaker speaker_2: Okay. 2313?

Speaker speaker_1: That's how much this one cost, yes.

Speaker speaker_2: So 2313, and that's the one with the \$10 co-pay to go to the doctor.

Speaker speaker_1: Yes.

Speaker speaker_2: Three care visits.

Speaker speaker_1: Yes.

Speaker speaker_2: For a year. Okay, and then the prescription drugs is either 10, 20 or 30.

Speaker speaker_1: Yeah. And also it has that, um, for your preventive care it has a generic with the \$5.00 co-pay. That's a little bit more on the top.

Speaker speaker_2: Okay.

Speaker speaker_1: And you also have your virtual urgent care included.

Speaker speaker_2: Mm-hmm. And that one's 60. Okay.

Speaker speaker_1: And... Okay, so and then on the next page those are your additional benefits like, uh, the short-term disability, critical illness-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... dental, vision. Let me see what else.

Speaker speaker_2: Okay. So the vision is \$2.15 a week.

Speaker speaker_1: Uh-huh.

Speaker speaker_2: And the dental is \$3.51 a week. All right, so in order to get vision and dental, I have to get one of those other plans. Is that correct?

Speaker speaker_1: Uh, oh, let me double check, but no, you don't have to. You could check, you could enroll in vision, dental by itself.

Speaker speaker_2: Oh, okay.

Speaker speaker_1: And I was going to say, um, Ms. Pat, you two have until the 31st of this month to enroll if you want to go. Now that you understand a little bit more of the benefit guide, we want to look at it slowly, so you can choose the correct plan.

Speaker speaker_2: Okay.

Speaker speaker_1: We have to go down one page. Uh, after that page with the op- additional benefits, we're gonna roll-

Speaker speaker_2: Okay.

Speaker speaker_1: ... another page. There you should find the names of all the carriers. And after that page, you should go, you should be able to find a plan called minimum, Minimum Value Plan, the MVP.

Speaker speaker_2: Okay.

Speaker speaker_1: So this plan is more towards the traditional insurance, but it does have a really high deductible that you have to meet before they start paying 100%, which is 6,500. Um, this one, the premium is \$112.50 a month and it's subject to approval and you have to be working, um, 30 hours or, or more weekly in order to be eligible to take this plan.

Speaker speaker_2: Okay. Yeah, that's, uh, that's weekly, \$112.50 a week.

Speaker speaker_1: Oh yeah, weekly, I'm sorry. I, I, I-

Speaker speaker_2: Yeah, that's high.

Speaker speaker_1: So sorry. Yeah. So like I said, um, you could go over, um, the plans, um, if you would like to.

Speaker speaker_2: Okay.

Speaker speaker_1: And we're here 8:00 AM to 8:00 PM Eastern Time, Monday through Friday. You could call us back. You could ask for me if you would like to as well, if you feel comfortable, um-

Speaker speaker_2: Okay.

Speaker speaker_1: ... and that's... Unless you-

Speaker speaker_2: And tell me your name one more time.

Speaker speaker_1: Oh, Pamela.

Speaker speaker_2: Pamela. Okay. Okay. Um, so the... I think I would probably do the \$10 co-pay plan.

Speaker speaker_1: The enhanced?

Speaker speaker_2: Yes, because that one was, uh...

Speaker speaker_1: Out of all of them, it's the one that's gonna cover you the most pretty much, besides the MVP, which is the one that we spoke about the high deductible.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: That's the on- that's the one that is going to cover you the most. Also, MAU is under Section 125, which is an IRS regulation.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: What it means is that premium will be pre-taxed, um, and you will require to stay enrolled until company open enrollment or a qualified life event. That will help a little bit with the premium, if anything.

Speaker speaker_2: Okay. So if, uh, if I was to go ahead and take it out now, um, and then if they... If I wind up getting hired on in the next month or two, then will it just stop or do I, do I have to keep it and pay for it?

Speaker speaker_1: No, that would be a qualified life event because you're going to have-

Speaker speaker_2: Yeah. Okay.

Speaker speaker_1: You're no, you're no longer working with MAU.... um, and you have to be working with MAU in order to be-

Speaker speaker_2: Oh, I gotcha.

Speaker speaker_1: ... able to-

Speaker speaker_2: I just, I can't start it now, yeah, I can't start it now and then three months from now say, "Oh, uh, I decide I don't want this."

Speaker speaker_1: Well, if you gonna get hired-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... with them, with the, wherever company you are, um, was assigned to, um-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... then the insurance is going to cancel on its own, because we're not going to receive any premium from th- from your employer at this time, which is MAU.

Speaker speaker_2: Okay.

Speaker speaker_1: You don't have to can- you don't have to even call us to cancel it.

Speaker speaker_2: Okay.

Speaker speaker_1: Now, if you just don't want it, because you feel it, it doesn't work for you, whatever the case may be, then, unfortunately-

Speaker speaker_2: Yeah, I can't cancel it.

Speaker speaker_1: ... it will have... No, yeah. Then there you will have to have a qualified live event or wait for the company open enrollment.

Speaker speaker_2: Gotcha. Okay. Um, yeah, let, let me just go ahead and enroll if, if that's all right, and-

Speaker speaker_1: Yeah, and you still have until the 31st if you change your mind.

Speaker speaker_2: Okay.

Speaker speaker_1: Yeah. Do you want to do the Stay Healthy Enhanced?

Speaker speaker_2: Yes. The, yeah, I'm going to do that one. I get four visits-

Speaker speaker_1: That's-

Speaker speaker_2: ... a year?

Speaker speaker_1: That's it, mm-hmm. That's the \$23.13.

Speaker speaker_2: Uh-huh. And it'll be \$10.00 when I go to the doctor. And now, do I have to pay... Is, like if she draws blood, is that covered or do I have to pay for that?

Speaker speaker_1: Well, as far as this preventive, they, um, also you could, um, you will receive, you, when you receive your ID card, and it's, the phone number is as well on the benefit guide, uh, the carrier's phone number. You could call ahead and find out-

Speaker speaker_2: Okay.

Speaker speaker_1: ... how much, um, if that's a preventive care blood work, if they cover it.

Speaker speaker_2: Okay.

Speaker speaker_1: Could do that as well, so-

Speaker speaker_2: All right.

Speaker speaker_1: ... just to make sure that you're not getting something that is not covered within the preventive care.

Speaker speaker_2: Gotcha. Okay.

Speaker speaker_1: And do you want to enroll in anything besides the... Anything else?

Speaker speaker_2: Um, I don't think so. Not right now. I mean, I, I know I'll have to wait. Um, well, yeah, let... I just got glasses, actually. Um, yeah, like-

Speaker speaker_1: Oh. You could update it next year if you're now with them, if you're still with them.

Speaker speaker_2: Yeah, let, let me just go ahead and do the vision. That's, that's just \$2.15 a week. And then I'll go-

Speaker speaker_1: Okay.

Speaker speaker_2: ... ahead and do the dental.

Speaker speaker_1: You want dental?

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And the Stay Healthy?

Speaker speaker_2: Uh, let me see.

Speaker speaker_1: The Stay Healthy Enhanced, which is the medical one for \$23.13-

Speaker speaker_2: Yeah, for 23.13.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Yes. Yes.

Speaker speaker_1: Okay. And then, um, let's see. All right. So that will be \$26.64.

Speaker speaker_2: Okay. And did you get the dental?

Speaker speaker_1: Yes, for both of them, for the health and dental.

Speaker speaker_2: Okay. And vision?

Speaker speaker_1: Oh, no. Oh, okay. You want vision? Hold on.

Speaker speaker_2: Yeah.

Speaker speaker_1: So adding the vision is \$28.79.

Speaker speaker_2: Okay.

Speaker speaker_1: So the benefits will start the following Monday after we receive the first premium from your employer. Then your ID card will be authorized to generate in the system, and it will be mailed out to you to the address we have on file.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay. Um, any, um, any other questions, concerns? Like I say, you still have until the 31st if you change your mind.

Speaker speaker_2: Okay.

Speaker speaker_1: All right.

Speaker speaker_2: No, I think I'm good.

Speaker speaker_1: All right. I'm glad. Um, so let me get this here. Right, so everything is set. Thank you for giving us a call today. Have a great rest of the day.

Speaker speaker_2: Thank you. You too.

Speaker speaker_1: Bye-bye.

Speaker speaker_2: Bye-bye.