

## **Transcript: Sara**

**Marulanda-4562137373949952-6721558027911168**

### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Cart. My name is Sarah. May I have your name, please? My name is Terry Barksdale. Hello, ma'am. How may I help you? I'm calling because I want to make a, uh, change to my benefits, my insurance. Okay, I'm sorry. It- it was breaking up. What did you say about your insurance? I want to make a change. Okay. You want to make- Yeah, I want to make a change. Sure. May I have the name of the agency that you are working with and the last four of your Social? 90008 and it is ATC. ATC. Okay. Okay. And just for security purposes, can you please verify your address and date of birth? Absolutely. I'm in the privacy of my home, so I can disclose the information. 17711 Woodbine, Detroit, Michigan 48219. And your date of birth? My date of birth was 1-20-78. And is your email tbarksdale78@gmail.com? Yes. And is your phone number 313-457-5772? Yes, it is. It hasn't changed. Okay, ma'am. Thank you very much. And let me check a couple things here. Let's see. Just a minute, please. No problem. Okay. Um, what changes would you like to make? Um, I need to talk about the plans. Um, all I have now is preventative care. And what I need to know is, um, I want to be covered when I go to the doctor. Um, as far as, um, uh, health- Like medical plans? Yes, a medical plan. I have preventative care right now. So I wanted something that was going to benefit... Um, I have insurance already but, um, I want to- Okay. ... figure out what is my better plan to have so... Okay. Let me explain you this. Right now, you are enrolled on short-term disability, ID Express- Mm-hmm. ... and MEC TeleRX. And you are out of your open enrollment or personal open enrollment. Your company is having a company open enrollment from December de- December 9th to December the 24th. So- Okay. ... what that means is during that period of time is when you're going to be able to make any changes. Uh, if you want, I can explain you the plans now or send you a benefits guide. I appreciate it. Yeah. Yes, please. Yeah. Sure, ma'am. I need the- Okay. I need the insurance for, uh, myself and my daughter. So first- Yes, thanks. ... I need to know how many hours do I need to be working for my benefits, to be honest with you. Hmm. No, there's no... Okay. I mean, you don't have to have a, like a specific hours. Only for the short-term disability, they ask you... I mean, short-term disability is available for employees working 20 hours or more per week, but that's the only plan in the- Okay. Well, I'm definitely working more than 20, so that's good. Okay. Okay. So this is what I going to do first. I'm going to send you the benefit guide. I think it's going to be easier- Okay. ... for you if I can show you what everything is in the benefits guide. Just a minute. I'm working on it. No problem. I am off of work, so I have all the time in the world right now to take care of some business. Thanks, ma'am. I work about 50, 55 hours a week, if not more than that, so... Right. I have to. I'm divorced, so I... Yeah, I'm- I can understand. I am divorced also. And I'm planning for retirement, so... Yeah, I hear that. I knew I needed to talk to you guys because I have, um, money going in two different things, and I

want to make sure that I'm secure within my, um, my, my, my health benefits. And also, I have my daughter on my insurance also. So... Okay, I got you. I want to make sure that everything is, um, together. So if she needs to go to the doctor, she can. You know? Okay. So... I'm also plan- paying into another plan, and I want to make sure that if I don't need that plan, I can just have the one plan. Yes, ma'am. Sure. I understand you. Okay. Okay. First, I already sent you the benefit guide. Can you please check your email while we are on the phone? Oh, yeah. It's going to be an email from info at Benefits in a Cart. Mm-hmm. Not a problem. I'll be right with you. I have some people outside communicating, so I'm really trying to get my phone together here so I can actually hear you. Um... Okay, sure.... benefits for the... I'm looking right now. Oh, did it go to my... did it go to Yahoo? Uh, yes. At tbarksdale78@jami.com- Okay. ... but if you want, we can send you today's email. I have it. I have that pulled up. I have the... I have the benefit guide pulled up. I have the- Oh. Yeah. I have the benefit guide here. All right. Okay, I'm looking at it now. Okay, the plan that you are enrolled at is, um... It is the MEC TeleRx. If you go to page number... number 10. Just check the bottom of the page for the numbers. Don't go by first page, second page. No, just check the number on the bottom of the page. If you go to number 10, you're going to see there this summary schedule of benefits. I see it. It says, um... I'm looking for it now. Network providers. Yes. No, the network- Yes, I do see it. Yes. Okay. So- Okay. There is what you are enrolled at. Those are your benefits. Yeah. Um, your coverage and... okay, your plan covers as well, uh, one physical exam examination, uh, covers, uh, FreeRx prescriptions, and covers virtual care. Yeah. The virtual care is just in case you get sick and you need to see a doctor, they're gonna treat you virtually, not physically. Now if you- Oh, that's not bad though. If you can call over the phone- Oh, yeah. ... and explain what's going on, then it kinda is a all-around insurance, I see. Yes, the only thing is that this plan would not cover any surgery or hospitalizations, ER, um, well, emergency room visits or, or specialist visits. Okay. Well, I'm gonna... This might be all I need because my daughter, um, she needs it for, um, just... She's 23, so she's not ill or anything. Mm-hmm. Very healthy. Yeah. She just needs some insurance for different things that happen. If she can call online, that would be good. But I didn't know... I, I didn't know that you could... I had virtual, um, insurance. Yes. I didn't know I had... I could at least contact a virtual doctor. Even on page... On that same page, uh, number 10, um, if you see the websites there, [www.healthcare.gov/preventivecarewomen](http://www.healthcare.gov/preventivecarewomen), that is a whole list of the, the... your coverage. I mean, we cannot fit everything on that page, but if you go to that website, you're gonna see a lot of, uh, stuff that is covered. Okay, I like that, 'cause I do use my insurance. Um, okay. So other- Okay. ... than that, um, what is the next best after that? Oh, okay. You have your office visits- Um- ... and urgent care. Okay, on page number two. Go to number two? Yes, go, go to page number two, please. Yeah, that's not bad. That's not bad at all. Yeah, uh, I like it. Honestly, I like it. But okay, on page number three- So if I run into... and if, and if the doctor needs to send in a prescription, they can just send it in, and you pick it up from the pharmacy, correct? 100% correct. Yes, ma'am. The only thing is that they require- Okay, I'm on, I'm on number two. Okay. Okay. If you see there are VIP Plus and VIP Prime. Uh, yes, I see Plus. Okay. So under- And I see Prime, yeah. On the left side is the benefit, and under each name, VIP Plus or VIP Prime, is the amount they're gonna cover and for how many days. Like, for hospital admission benefit, VIP Plus will cover \$1,000 per day for one day, and VIP Prime will cover the same, \$1,000 per day for one day. The main difference between these two plans is for the surgery in hospital, surgery in a physician's office, the emergency room, urgent care

facility, a physician's, uh, office visit, there is just a difference between how much each plan will cover. These are flat fees. What that means is this is what the insurance covers. Any difference between what they cover and the final bill, that one will be your responsibility. Like if for surgery in hospital, VIP Plus will cover \$1,000 per day one time, VIP Prime will cover \$2,000 per day one time. So any difference is going to be your responsibility, responsibility. Mm-hmm. Let's pretend that the surgery will be \$8,000. So the difference would be your responsibility. I don't know how much they cover, they charge. Oh, wow. It's just, like, a number that I'm giving you. I understand. Okay, that's... That's what the VIP Plus and VIP Prime plans work. Now if you go to- And this goes out as a check every week, right? Yes, every week. On the bottom of that page is the price where is... where you see weekly deductions. Mm-hmm. On the left side is the name of the plan. Then on the right side is employees, employee plus spouse, employee plus children, which is the one that will apply for you, and the family. Those are weekly deductions. Uh-huh. Next page. Uh-huh. That's not bad. Number three. No, it's not that bad. Uh, page number three. This plan is called Stay Healthy, MEC Enhance. That one works- Uh-huh. ... a little bit different. This one works with copay. So this one puts together a hospital indemnity on part of the preventive care. This plan will not include free RX or virtual care, but it includes \$10 copay for visits for a primary care visit, and you have four visits per year. \$50 copay for, for visit for a specialist, and four visits per year, and \$60 copay for an urgent care visit, and four visits per year. Okay. Oh, okay. Um, I'm sorry. I was wrong. It includes, um, health virt- virtual care, includes preventive care. Mm-hmm. For hospital admission, they will cover \$1,000 per day one time. For hospital confinement, \$100 per day for 30 days. For surgery in hospital, \$500 per day for one time. Uh, for freestanding outpatient surgery, \$125 per day one time, for medical imaging test, \$100 per day two times, and for advanced study or follow-up test, \$25 per day one time. And the group accident pros are include on this plan as well. Okay. Well, the difference- This is- Um, I'm trying to see the difference between that one and the one we were just talking about. Um... The BSPH? Yeah. Th- is this a better plan other than the last one you talked about? Okay. Um, the last one, I like that one better- This one has copays. ... because... Yes, exactly. I understand this one has copays. It's... I mean, to me- Okay. ... it's cheaper, but I mean not everybody have the same, the same view, right? Nothing wrong with copays, because it kinda goes with if, if you're actually using which service. So, um, I'd rather go- But if... But- ... the cheaper one... Like, if I go to the doctor, I pay \$10 copay and it doesn't matter if it is \$70, \$50 or \$150 the appointment cost, I only pay \$10. Mm-hmm. And that's it. Or for the- Okay. ... specialist, \$50 per visit and that's it. And I have four visits per year. So each one has their pro and con. All right. I understand. But you know, nothing wrong with copays, especially if you're... you don't have to go to the doctor a whole lot. Exactly. Okay, this one is a little bit more expensive. Uh, this one for employee plus children is gonna be \$71.46 per week. Mm-hmm. Every paycheck? Yes, ma'am. Okay. All right. And, um, the next page, the, the page number four has the, the additional benefit options, uh, which are the short-term disability, group accident, vision, Term Life and AD&D, dental, behavioral health and IDX Social Plus. Uh, you can have one or all or none. Uh, you don't have to be enrolled on any medical to have access to any of these prevent- I mean, these additional benefit options, so you can- Mm-hmm. ... play with them as... whatever you need. Oh, so you can pick these. You can pick these also. Yes. Yes, ma'am, that's correct. Okay, which is nice. I have a question. So- Sure. ... if I'm en- if I'm enrolled in a preventative and I go ahead and I pick, um, dental

and vision, um, is that something that I could do? Yes. Okay, nice. 100% yes. Uh, the next plan is free RX that will help you cover prescriptions and over-the-counter medication is 50% off. Um, so that one will cost for you and your daughter \$6.99. And this one, you're not allowed to have, um, to enroll on MEC, uh, TeleRx and this one as well, because the, uh, MEC TeleRx already include this free RX plan. Mm-hmm. So you don't need it. That is just in case you don't want the MEC TeleRx, you are allowed to enroll on a plan that will help you with the prescriptions. Okay. And then we have- Where would you- ... the, we have the last plan on page number seven. Uh, that one is called the Minimum Value Plan. It's the only, um, major medical insurance. It's expensive to me. Uh, the- Oh. For... Okay, for employee plus children, it's \$1,283.78 per month. The dedu- the deductible..... uh, per participant is in-network \$6,500 and out-of-network \$10,000. Mm-hmm. They will cover, hmm, all the plans there, I mean, all the benefits, they will cover them 100% once you reach the deductible. And the du- the deductible again is what? Let's see. In-network, \$6,500 per person, and out-of-network is \$10,000 out of, I mean, uh, per person. Yeah. Well, that's for somebody that really, that really goes to the doctor often. Yes. Yes, you are right. So it's not too bad if you are someone that needs, you know, the care. Yes, I mean, like if I needed really be- urgent and expensive treatment, it might help me a lot, you know? Yeah. That's not too bad if you, um, you know, as far as, um, yearly. Not bad at all if everything's 100%. That's true. Yes. Ma'am, yes, I mean everything depends on the... I'm on, I'm, I'm, I'm paying \$3,000 with my other insurance right now. Wow, that's a lot. Oh, yes. So it is quite pricey. So, but, I, I, I'm glad we're talking about this because as we get older, you know, this is a plan and if I'm still at this particular job or so, this might be something that I might need and at least I know everything will be covered with the \$6,000, you know? Yes. So I will keep, I'm going to keep that in mind for later purposes. Yeah, sure. Just, um, with the information you already got there, uh, you can review the information. It will give you a lot of time, because the open enrollment isn't till December, so you have time to review everything and, uh, just give us a call if you have any questions, just to be prepared for the, uh, open enrollment. Okay. So what I have now is preventative care, I have vision and I have what else? No, you have, uh, preventative care, ID expert and short-term disability. Okay. Well, I'll look at all of this, um, because in action add prescriptions to the preventative care. The preventative care already have prescription coverage. Oh, it does? Okay. It's free I think. Go on. Well, I, I try to use it sometimes and they say it doesn't cover anything. Okay. Um, have you like, um... Okay, you need to create a login with them and they... Have you tried to do that already? Have they sent you any information? I, uh, to be honest with you, uh, if they sent it to me, I probably did, but I don't remember. Um... Okay. This is what I'm going to do. Um- I'm going to send you the registration. I believe I did. Okay. I believe I did do that. Okay. I'm going to send you the steps for the registration, then we can go from there, you know? Okay. Like, eh, um, I just sent it to you, to the same email. Okay, thank you. Yeah, I'm going to look over all of this. So therefore, I'll know what exactly I need to, um, to get because I'm taking a preventative care is good if I can add dental to the preventative care. And I can add, um, dental and vision to the preventative care, that might give me what I need. Yes, probably. Yes. Now, the only thing is that I, um, well, I think about is that, um, um, there are, you know, different types of, different types of doctors, you know? Like if you go see your primary care doctor, then you got to go do your woman stuff too. So if that's something that you can talk virtually to the virtual doctor also? On the benefit guide, um, let me tell you what page. Okay, the virtual doctors are for, um- Everything? ... for

the preventive care. I mean, like if you're enrolled on the preventive care, and the VIP Plus and VIP Prime, they're include. Let me check the, it's the HealthHoney CM Hands. Yes, all of them have- And I'm ask- that way I can- All of them have, uh, virtual care. They all do, okay. Yes. For any kind of doctor? Um- For any kind of doctor? They don't, they don't say here if they require network or not. I know the multi-plan network is include. Let me see. Okay. Yeah. On all plans- I know it's a lot of questions, but I appreciate it. It's okay. On all plans they, uh, multi-plan network is include, so I don't know. I, I'm assuming is the doctors then are, are on, under that plan, w- w- uh, the virtual care, because not all the doctors accept virtual care, you know? Okay. All right. Well, I will look at everything because I know you said I had time. Yeah, sure. And my concern is that if I want basic, basic healthcare coverage, um, either I can stay with my preventative care or I can go with the, um... Which, which one would you think would be the better one? Because we don't have a lot of health problems. I mean, uh, okay, I cannot tell you which one will be better because each, uh, each person needs, has a different necessities, you know? Uh, but if you say that you don't have a lot of, um, health issues, uh, probably the preventive care will be a good option. But it will, it is very important for you to understand each plan, uh, uh, each coverage and, uh Yeah. ... help you to decide, you know? Okay. I, I will, I will study them. I'll get these printed out and I'll, I'll look at them to try to decide which is best. Sure, ma'am. As far as for, for me and my child. Um, because it's basically, um... Oh, I understand what you're saying. I do understand. So what I'll do is I'll check this out. I know that the, you got the Plus and the Prime, but the Prime is, um, the one that re- is really working. Okay. Prime is a little bit better, so. Yes. You're correct. Okay. It covers a little bit more. Okay. Well, thank you. I appreciate it. You're more than welcome, ma'am. Uh, have a wonderful weekend and thank you for calling Benefits in a Cart. Absolutely. Thank you. Okay. You're welcome. Hmm, bye-bye.

## Conversation Format

Speaker None: Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Cart. My name is Sarah. May I have your name, please? My name is Terry Barksdale. Hello, ma'am. How may I help you? I'm calling because I want to make a, uh, change to my benefits, my insurance. Okay, I'm sorry. It- it was breaking up. What did you say about your insurance? I want to make a change. Okay. You want to make- Yeah, I want to make a change. Sure. May I have the name of the agency that you are working with and the last four of your Social? 90008 and it is ATC. ATC. Okay. Okay. And just for security purposes, can you please verify your address and date of birth? Absolutely. I'm in the privacy of my home, so I can disclose the information. 17711 Woodbine, Detroit, Michigan 48219. And your date of birth? My date of birth was 1-20-78. And is your email tbarksdale78@gmail.com? Yes. And is your phone number 313-457-5772? Yes, it is. It hasn't changed. Okay, ma'am. Thank you very much. And let me check a couple things here. Let's see. Just a minute, please. No problem. Okay. Um, what changes would you like to make? Um, I need to talk about the plans. Um, all I have now is preventative care. And what I need to know is, um, I want to be covered when I go to the doctor. Um, as far as, um, uh, health- Like medical plans? Yes, a medical plan. I have preventative care right now. So I wanted something that was going to benefit... Um, I have insurance already but, um, I want to- Okay.

... figure out what is my better plan to have so... Okay. Let me explain you this. Right now, you are enrolled on short-term disability, ID Express- Mm-hmm. ... and MEC TeleRX. And you are out of your open enrollment or personal open enrollment. Your company is having a company open enrollment from December de- December 9th to December the 24th. So- Okay. ... what that means is during that period of time is when you're going to be able to make any changes. Uh, if you want, I can explain you the plans now or send you a benefits guide. I appreciate it. Yeah. Yes, please. Yeah. Sure, ma'am. I need the- Okay. I need the insurance for, uh, myself and my daughter. So first- Yes, thanks. ... I need to know how many hours do I need to be working for my benefits, to be honest with you. Hmm. No, there's no... Okay. I mean, you don't have to have a, like a specific hours. Only for the short-term disability, they ask you... I mean, short-term disability is available for employees working 20 hours or more per week, but that's the only plan in the- Okay. Well, I'm definitely working more than 20, so that's good. Okay. Okay. So this is what I going to do first. I'm going to send you the benefit guide. I think it's going to be easier- Okay. ... for you if I can show you what everything is in the benefits guide. Just a minute. I'm working on it. No problem. I am off of work, so I have all the time in the world right now to take care of some business. Thanks, ma'am. I work about 50, 55 hours a week, if not more than that, so... Right. I have to. I'm divorced, so I... Yeah, I'm- I can understand. I am divorced also. And I'm planning for retirement, so... Yeah, I hear that. I knew I needed to talk to you guys because I have, um, money going in two different things, and I want to make sure that I'm secure within my, um, my, my, my health benefits. And also, I have my daughter on my insurance also. So... Okay, I got you. I want to make sure that everything is, um, together. So if she needs to go to the doctor, she can. You know? Okay. So... I'm also plan- paying into another plan, and I want to make sure that if I don't need that plan, I can just have the one plan. Yes, ma'am. Sure. I understand you. Okay. Okay. First, I already sent you the benefit guide. Can you please check your email while we are on the phone? Oh, yeah. It's going to be an email from info at Benefits in a Cart. Mm-hmm. Not a problem. I'll be right with you. I have some people outside communicating, so I'm really trying to get my phone together here so I can actually hear you. Um... Okay, sure.... benefits for the... I'm looking right now. Oh, did it go to my... did it go to Yahoo? Uh, yes. At tbarksdale78@jami.com- Okay. ... but if you want, we can send you today's email. I have it. I have that pulled up. I have the... I have the benefit guide pulled up. I have the- Oh. Yeah. I have the benefit guide here. All right. Okay, I'm looking at it now. Okay, the plan that you are enrolled at is, um... It is the MEC TeleRx. If you go to page number... number 10. Just check the bottom of the page for the numbers. Don't go by first page, second page. No, just check the number on the bottom of the page. If you go to number 10, you're going to see there this summary schedule of benefits. I see it. It says, um... I'm looking for it now. Network providers. Yes. No, the network- Yes, I do see it. Yes. Okay. So- Okay. There is what you are enrolled at. Those are your benefits. Yeah. Um, your coverage and... okay, your plan covers as well, uh, one physical exam examination, uh, covers, uh, FreeRx prescriptions, and covers virtual care. Yeah. The virtual care is just in case you get sick and you need to see a doctor, they're gonna treat you virtually, not physically. Now if you- Oh, that's not bad though. If you can call over the phone- Oh, yeah. ... and explain what's going on, then it kinda is a all-around insurance, I see. Yes, the only thing is that this plan would not cover any surgery or hospitalizations, ER, um, well, emergency room visits or, or specialist visits. Okay. Well, I'm gonna... This might be all I need because my daughter, um, she needs it for, um, just... She's 23, so she's not ill or anything. Mm-hmm.

Very healthy. Yeah. She just needs some insurance for different things that happen. If she can call online, that would be good. But I didn't know... I, I didn't know that you could... I had virtual, um, insurance. Yes. I didn't know I had... I could at least contact a virtual doctor. Even on page... On that same page, uh, number 10, um, if you see the websites there, [www.healthcare.gov/preventivecarewomen](http://www.healthcare.gov/preventivecarewomen), that is a whole list of the, the... your coverage. I mean, we cannot fit everything on that page, but if you go to that website, you're gonna see a lot of, uh, stuff that is covered. Okay, I like that, 'cause I do use my insurance. Um, okay. So other- Okay. ... than that, um, what is the next best after that? Oh, okay. You have your office visits- Um- ... and urgent care. Okay, on page number two. Go to number two? Yes, go, go to page number two, please. Yeah, that's not bad. That's not bad at all. Yeah, uh, I like it. Honestly, I like it. But okay, on page number three- So if I run into... and if, and if the doctor needs to send in a prescription, they can just send it in, and you pick it up from the pharmacy, correct? 100% correct. Yes, ma'am. The only thing is that they require- Okay, I'm on, I'm on number two. Okay. Okay. If you see there are VIP Plus and VIP Prime. Uh, yes, I see Plus. Okay. So under- And I see Prime, yeah. On the left side is the benefit, and under each name, VIP Plus or VIP Prime, is the amount they're gonna cover and for how many days. Like, for hospital admission benefit, VIP Plus will cover \$1,000 per day for one day, and VIP Prime will cover the same, \$1,000 per day for one day. The main difference between these two plans is for the surgery in hospital, surgery in a physician's office, the emergency room, urgent care facility, a physician's, uh, office visit, there is just a difference between how much each plan will cover. These are flat fees. What that means is this is what the insurance covers. Any difference between what they cover and the final bill, that one will be your responsibility. Like if for surgery in hospital, VIP Plus will cover \$1,000 per day one time, VIP Prime will cover \$2,000 per day one time. So any difference is going to be your responsibility, responsibility. Mm-hmm. Let's pretend that the surgery will be \$8,000. So the difference would be your responsibility. I don't know how much they cover, they charge. Oh, wow. It's just, like, a number that I'm giving you. I understand. Okay, that's... That's what the VIP Plus and VIP Prime plans work. Now if you go to- And this goes out as a check every week, right? Yes, every week. On the bottom of that page is the price where is... where you see weekly deductions. Mm-hmm. On the left side is the name of the plan. Then on the right side is employees, employee plus spouse, employee plus children, which is the one that will apply for you, and the family. Those are weekly deductions. Uh-huh. Next page. Uh-huh. That's not bad. Number three. No, it's not that bad. Uh, page number three. This plan is called Stay Healthy, MEC Enhance. That one works- Uh-huh. ... a little bit different. This one works with copay. So this one puts together a hospital indemnity on part of the preventive care. This plan will not include free RX or virtual care, but it includes \$10 copay for visits for a primary care visit, and you have four visits per year. \$50 copay for, for visit for a specialist, and four visits per year, and \$60 copay for an urgent care visit, and four visits per year. Okay. Oh, okay. Um, I'm sorry. I was wrong. It includes, um, health virt- virtual care, includes preventive care. Mm-hmm. For hospital admission, they will cover \$1,000 per day one time. For hospital confinement, \$100 per day for 30 days. For surgery in hospital, \$500 per day for one time. Uh, for freestanding outpatient surgery, \$125 per day one time, for medical imaging test, \$100 per day two times, and for advanced study or follow-up test, \$25 per day one time. And the group accident pros are include on this plan as well. Okay. Well, the difference- This is- Um, I'm trying to see the difference between that one and the one we were just talking about. Um...

The BSPH? Yeah. Th- is this a better plan other than the last one you talked about? Okay. Um, the last one, I like that one better- This one has copays. ... because... Yes, exactly. I understand this one has copays. It's... I mean, to me- Okay. ... it's cheaper, but I mean not everybody have the same, the same view, right? Nothing wrong with copays, because it kinda goes with if, if you're actually using which service. So, um, I'd rather go- But if... But- ... the cheaper one... Like, if I go to the doctor, I pay \$10 copay and it doesn't matter if it is \$70, \$50 or \$150 the appointment cost, I only pay \$10. Mm-hmm. And that's it. Or for the- Okay. ... specialist, \$50 per visit and that's it. And I have four visits per year. So each one has their pro and con. All right. I understand. But you know, nothing wrong with copays, especially if you're... you don't have to go to the doctor a whole lot. Exactly. Okay, this one is a little bit more expensive. Uh, this one for employee plus children is gonna be \$71.46 per week. Mm-hmm. Every paycheck? Yes, ma'am. Okay. All right. And, um, the next page, the, the page number four has the, the additional benefit options, uh, which are the short-term disability, group accident, vision, Term Life and AD&D, dental, behavioral health and IDX Social Plus. Uh, you can have one or all or none. Uh, you don't have to be enrolled on any medical to have access to any of these prevent- I mean, these additional benefit options, so you can- Mm-hmm. ... play with them as... whatever you need. Oh, so you can pick these. You can pick these also. Yes. Yes, ma'am, that's correct. Okay, which is nice. I have a question. So- Sure. ... if I'm en- if I'm enrolled in a preventative and I go ahead and I pick, um, dental and vision, um, is that something that I could do? Yes. Okay, nice. 100% yes. Uh, the next plan is free RX that will help you cover prescriptions and over-the-counter medication is 50% off. Um, so that one will cost for you and your daughter \$6.99. And this one, you're not allowed to have, um, to enroll on MEC, uh, TeleRx and this one as well, because the, uh, MEC TeleRx already include this free RX plan. Mm-hmm. So you don't need it. That is just in case you don't want the MEC TeleRx, you are allowed to enroll on a plan that will help you with the prescriptions. Okay. And then we have- Where would you- ... the, we have the last plan on page number seven. Uh, that one is called the Minimum Value Plan. It's the only, um, major medical insurance. It's expensive to me. Uh, the- Oh. For... Okay, for employee plus children, it's \$1,283.78 per month. The dedu- the deductible..... uh, per participant is in-network \$6,500 and out-of-network \$10,000. Mm-hmm. They will cover, hmm, all the plans there, I mean, all the benefits, they will cover them 100% once you reach the deductible. And the du- the deductible again is what? Let's see. In-network, \$6,500 per person, and out-of-network is \$10,000 out of, I mean, uh, per person. Yeah. Well, that's for somebody that really, that really goes to the doctor often. Yes. Yes, you are right. So it's not too bad if you are someone that needs, you know, the care. Yes, I mean, like if I needed really be- urgent and expensive treatment, it might help me a lot, you know? Yeah. That's not too bad if you, um, you know, as far as, um, yearly. Not bad at all if everything's 100%. That's true. Yes. Ma'am, yes, I mean everything depends on the... I'm on, I'm, I'm, I'm paying \$3,000 with my other insurance right now. Wow, that's a lot. Oh, yes. So it is quite pricey. So, but, I, I, I'm glad we're talking about this because as we get older, you know, this is a plan and if I'm still at this particular job or so, this might be something that I might need and at least I know everything will be covered with the \$6,000, you know? Yes. So I will keep, I'm going to keep that in mind for later purposes. Yeah, sure. Just, um, with the information you already got there, uh, you can review the information. It will give you a lot of time, because the open enrollment isn't till December, so you have time to review everything and, uh, just give us a call if you have any



questions, just to be prepared for the, uh, open enrollment. Okay. So what I have now is preventative care, I have vision and I have what else? No, you have, uh, preventative care, ID expert and short-term disability. Okay. Well, I'll look at all of this, um, because in action add prescriptions to the preventative care. The preventative care already have prescription coverage. Oh, it does? Okay. It's free I think. Go on. Well, I, I try to use it sometimes and they say it doesn't cover anything. Okay. Um, have you like, um... Okay, you need to create a login with them and they... Have you tried to do that already? Have they sent you any information? I, uh, to be honest with you, uh, if they sent it to me, I probably did, but I don't remember. Um... Okay. This is what I'm going to do. Um- I'm going to send you the registration. I believe I did. Okay. I believe I did do that. Okay. I'm going to send you the steps for the registration, then we can go from there, you know? Okay. Like, eh, um, I just sent it to you, to the same email. Okay, thank you. Yeah, I'm going to look over all of this. So therefore, I'll know what exactly I need to, um, to get because I'm taking a preventative care is good if I can add dental to the preventative care. And I can add, um, dental and vision to the preventative care, that might give me what I need. Yes, probably. Yes. Now, the only thing is that I, um, well, I think about is that, um, um, there are, you know, different types of, different types of doctors, you know? Like if you go see your primary care doctor, then you got to go do your woman stuff too. So if that's something that you can talk virtually to the virtual doctor also? On the benefit guide, um, let me tell you what page. Okay, the virtual doctors are for, um- Everything? ... for the preventive care. I mean, like if you're enrolled on the preventive care, and the VIP Plus and VIP Prime, they're include. Let me check the, it's the HealthHoney CM Hands. Yes, all of them have- And I'm ask- that way I can- All of them have, uh, virtual care. They all do, okay. Yes. For any kind of doctor? Um- For any kind of doctor? They don't, they don't say here if they require network or not. I know the multi-plan network is include. Let me see. Okay. Yeah. On all plans- I know it's a lot of questions, but I appreciate it. It's okay. On all plans they, uh, multi-plan network is include, so I don't know. I, I'm assuming is the doctors then are, are on, under that plan, w- w- uh, the virtual care, because not all the doctors accept virtual care, you know? Okay. All right. Well, I will look at everything because I know you said I had time. Yeah, sure. And my concern is that if I want basic, basic healthcare coverage, um, either I can stay with my preventative care or I can go with the, um... Which, which one would you think would be the better one? Because we don't have a lot of health problems. I mean, uh, okay, I cannot tell you which one will be better because each, uh, each person needs, has a different necessities, you know? Uh, but if you say that you don't have a lot of, um, health issues, uh, probably the preventive care will be a good option. But it will, it is very important for you to understand each plan, uh, uh, each coverage and, uh Yeah. ... help you to decide, you know? Okay. I, I will, I will study them. I'll get these printed out and I'll, I'll look at them to try to decide which is best. Sure, ma'am. As far as for, for me and my child. Um, because it's basically, um... Oh, I understand what you're saying. I do understand. So what I'll do is I'll check this out. I know that the, you got the Plus and the Prime, but the Prime is, um, the one that re- is really working. Okay. Prime is a little bit better, so. Yes. You're correct. Okay. It covers a little bit more. Okay. Well, thank you. I appreciate it. You're more than welcome, ma'am. Uh, have a wonderful weekend and thank you for calling Benefits in a Cart. Absolutely. Thank you. Okay. You're welcome. Hmm, bye-bye.