

## Transcript: VICTORIA

**Taylor-4847351605411840-5089181064413184**

### Full Transcript

Thank you for calling Benefits in a Car. This is Victoria. How can I help you? Hello, um, my name is Matt Luke, and I am looking to enroll into benefits. Okay. What's the name of the agency you work for? Uh, the agency is, um, I believe it's Adept HR, or, I mean, I work for QWork, but the people that hired me on is Adept HR. Okay. And the last four of your social? It is 16-10. All right. Yeah. And you said first name is Matthew or Matt? Uh, well, it's, it's Matthew. Gotcha, and last name is Luke? Yes. Okay. Do you mind verifying your address and date of birth? My address is 1105 West 86th Street. And that's in Kansas City, Missouri, 64114? Yep. Okay. And, I'm sorry, your date of birth? Um, my date of birth is 10/19/1996. Phone number 816-977-45 or 4850. Yeah, 4850. Okay. Um, let's see. Uh, so what exactly did you need help with? Did you have questions or...? Well, uh, I think just one question and then I was gonna see if I can enroll in, um, some of these, uh, plans being offered that you guys sent me. Okay. Yeah, so the... Uh, it's just that I just had a, um, a question about the difference between the StayHealthy MEC, um, or I guess that's minimum... the minimum, uh, coverage thing, the StayHealthy MEC TelRx or the VIP Standard. I just wanted to know the difference between, um, those two. Um, so the E- the StayHealthy MEC TelRx, that plan specifically covers your preventative health care. So that's like, you know, yearly physicals, vaccinations and preventative screenings. Um, it does cover that at 100%. However, you do have to stay within the multi-plan network. Um, it also comes with virtual urgent care and then it also comes with a subscription to FreeRx, which is like a prescription plan. Okay. But that's the majority of what the StayHealthy covers, i- is mainly your preventative services. Now, the VIP plans, whether it's the Standard, Classic or the Plus, um, all of these plans are our hospital indemnity plans, so they provide coverage more for, like, your non-preventative. Um, that's like if you were to be admitted to the hospital, you know, if you have to go to a physician's office, urgent care, emergency room, those types of things. Um, that's the type of coverage you're going to get with the VIP plans. Huh, okay. None of them cover preventative like the StayHealthy does. Now, the only difference between th- the three VIP plans is basically the dollar amount that the insurance is going to cover for the different benefits. Um, I don't know if you have a copy of the benefits guide, but it pretty much lays out the specific dollar amount for every benefit as well as, like, the set number of days that the insurance will cover. Mm-hmm. Yeah, I'm looking at it right now. Um, so the, uh, the StayHealthy MEC, that's... So if you, let's say, uh, I, let's say I got into a, uh, accident and I had to go, you know, um, get some work done, I don't know, maybe I broke a bone or whatever. Would it, would that... That would not cover, like, if I got into a car accident or something like that? Yeah. Unfortunately, under the StayHealthy, uh, MEC TelRx, there is no coverage for that. Okay. It's just a preventative plan. So the only thing that it's going to cover for in-person visits, um, is going to be your yearly physicals, your vaccinations and your preventative screenings. Now, it

does have virtual urgent care, but that's the only urgent care coverage you have under the MEC TelRx, is the virtual services. But everything else is going to be for preventative care. Now also, it does have FreeRx, which is the prescription plan, but that's, that's pretty much it. Okay. Um, well, I think, and these are, these are weekly, the... 'Cause it's 16 for the, the MEC, and then it's, um, 17 for the, uh, VIP S- uh, Standard. Yeah, so these would be weekly deductions. The StayHealthy MEC TelRx is 16.18 a week, uh, for employee only, and then VIP Standard is 17.66 a week, the VIP Classic is 19.57 a week, and then the VIP Plus is \$31.61 a week. Okay. Gotcha. Gotcha. And then those are the prices for employee only. Okay. Which one, uh, would you prefer? I, I personally can't make any type of, like, suggestions or anything that I would prefer. Um, but like I said, I mean, the m- the major differences between the three VIP plans is basically the dollar amount the insurance will cover for the benefits. So it looks like the VIP Plus is gonna pay the most towards some of the benefits. Um, the VIP Classic would obviously be the middle tier. But everything's pretty much laid out in the benefits guide as, as far as like the set dollar amount and- Mm-hmm. ... number of days the insurance will cover. Yeah, okay. But from what I can tell just by glancing over it, it looks like the VIP Plus is gonna pay the most towards that. Okay. Well, uh, ah man, um, I'll do the VIP Standard, um, if at all possible and then I was gonna do dental and vision. Okay. And are you just wanting all of this for employee only? Um, you, you mean employee only as opposed to like just, just me being covered as opposed to like a spouse or dependent? Yeah, there's... The other coverage levels would be employee plus spouse, employee plus children, or employee plus family. Yeah, this would be, uh, employee only. Okay. Is that everything? Yeah, so vision, dental, um, would, uh... Yeah, I guess I wonder wh- when would the, uh, my vision and dental benefits, uh, kick in? Well, it's... For everything, the way that it works is once you enroll it's going to take about one to two weeks for the enrollment to be processed through your payroll department. So you might not see your first deduction until two weeks from now. Once it is deducted from your check, the coverage starts the following Monday. Okay. And, um, ah man, 'cause I'm thinkin', yeah, that honestly at first I was just thinking because I'm young, um, and I rarely need to go to the doctor, um, I was gonna do the Stay Healthy MEC, but the accident, not, that not being able to cover like a potential accident, so... Mm-hmm. That's what I'm saying, so. Um... 'Cause the only thing is like just a broken bone, like if I were to break a bone or something in an accident. 'Cause I know like I'm not gonna have like cancer. There's none of... Like a lot of this stuff I'm not gonna have, it's just the potential of, you know, breaking something and like you, like you said, the, the Stay Healthy is not gonna cover a potential like bodily, you know, injury, uh, right? Correct. The... Literally the only thing the Stay Healthy is going to cover is your preventative services and that's typically like your yearly physicals, any type of vaccinations you might get or preventative screenings that you might have done. But if you, you know, if you do get in an accident or, you know, if you are sick, the only type of coverage that even comes with that, with the MEC TeleRX is a virtual urgent care appointment so it might help you if you were to get sick and just need a, you know, you could do a virtual care appointment but if you were in an accident, there's no type of coverage for that under the Stay Healthy. Okay. Um, yeah. Do I have a, do I have a opportunity to like amend it, um, like is there a grace period? Well, as far as getting enrolled, I mean, you have up until the 4th of May. Well, technically it would be the 2nd of May 'cause we're closed on weekends. Okay. Um, but yeah, I mean as of right now you have up until the 2nd of May to get enrolled into benefits. Now once we're past the 2nd of May, you'll have to

wait for the company's open enrollment period, um, to start, which they do have yearly. Um, let me see if I can find out when. It looks like they typically have it, uh, during like starting in December. Looks like sometimes it even goes up to February. Might be a little different every year, but December to February I would say is when the open enrollment period takes place. Okay. Um, you know what, the only difference is only four bucks, so all right. I'll, um, I'm gonna do the, uh, I'm gonna do the, the VIP Standard, um, and uh, vision and dental. Okay. Um, so it looks like in total it comes out to 20, \$23.48. I'm sorry, \$23.45 a week. Okay. Um, yeah, like I said, from here what's going to happen is it's gonna take about one to two weeks before you see the first deduction come out of your check. Once you do see that first deduction, coverage will start the following Monday. ID cards are then made and sent to you within seven to 10 business days. Uh, the dental and the vision ID card are gonna be mailed but the medical is typically emailed, uh, to you from the carrier, American Public Life. So just keep an eye on your email as well. Okay. Um, I think I got one, uh, last question 'cause it's about the, uh, the dental. I need a, um... I have, I've already had a root canal procedure done, but I'm looking to get a crown. So, um, what kind of assistance would, uh, like this, this specific dental plan, uh, provide for something like that? Unfortunately, it's not gonna cover major services like crowns or orthodontists. It's really for your preventative and your basic dental work. So, you know, your preventative dental work is 100% covered and then basic dental work like extractions or fillings would be covered at 80% once you meet the \$50 deductible. Okay. Um... So, so it's not... it would not... So you're saying this would not cover... Like there would be bas- no, um, money going towards a root canal or a, a crown? Correct. It doesn't cover major dental work. I know for sure it's not gonna pay anything towards a crown. Root canal, I highly doubt that it will 'cause it, like I said, no major dental work is... there's no coverage for that. The most that this dental plan is gonna pay out a year is \$500. Okay, \$500. Yeah, but yeah, but if it was, if it was a \$500 payout, um, did that... I mean that would... That's... Right, that could partially cover the bill. But you don't think that that \$500 payout would go towards something like, like the procedures we're talking about? Yeah. So again, I know for sure it's not gonna cover a crown. The root canal, that's... I'm uncertain. I highly doubt it, um, but if you want you can verify with the insurance carrier, which is American Public Life. Okay. I don't think there's any type of coverage for that, but you can always verify with them. American Public Life? But I know that... Yeah, American Public Life is for the, uh, dental and the, um, the VIP Standard medical plan. Um... Correct. What I know about this plan is it only covers the basic services like your preventative and then like, you know, regular extractions and, um, fillings. Okay. Um, what is the, uh... Okay, so wha- does the vision... Can you get like contacts and glasses with the, uh, the vision, uh, benefits? Does it, does it have an allotment towards that? So what I know about the vision, there is a \$10 copay for your annual eye exam. Uh, the copay to get lenses and frames would be \$25 and then the insurance is gonna pay a frame allowance that goes, that goes towards the frames, which is \$130. All right, so you can get \$130 frame and then... 'Cause I'm... I, I do have it in front of me, the stuff pulled up, um, and the... But the... So the copay means like, that's like how much they'll, uh, they'll pay towards you getting like contact lenses? No. But- The copayment is just what you pay. So like the copay, if you're going to get an annual eye exam, you pay \$10 for that. All right. That's a copayment of the eye exam. Okay. Uh, the copayment for lenses and frames is \$25. Okay. Um, quick question. So if, if it's... if you're saying that I pay \$25 for the lens or the frames, um, how would you keep track of the, the amount? For like let's say there's

a box of like 60 versus a box of like 200, uh, contact lenses. Would 20- Okay. So it sounds like at this point you might need to speak with the actual insurance carrier, because the information that I have is just listed on the benefits guide. I don't see anything listed specifically for contact lenses, um, so I'm not sure. Uh, I would reach out to MetLife about that and see if they can specify. Okay. Yeah, 'cause I see it says, uh, copay for... Well, it does say copay for contact lens fitting and it says... Well, lenses and frames, when I w- when I'm... The language that I understand, lenses means like contact lenses 'cause it says vision right here. It says copay for lenses and then the frame. So the frame would be for the glasses, I guess. Or maybe I'm, maybe I'm confused. Maybe it's the lens of the glass and then the frame of the glass and not talking about contact lenses? Yeah. Again, honestly, we're just your administrators, so what we do here at Benefits in a Card is we just enroll you into what you're wanting. That sounds more like a question that you need to verify with the actual insurance company, which for vision is MetLife. The way that I read it is it's, uh, it's a copay for lenses, the fra- lenses and frames which, uh, like you said, it could be taken for contact lenses but it could also be taken for glasses. I don't know which one it would be. That's what you're gonna have to verify with the insurance company. But I know based off the benefits guide, the copayment for that is \$25 and then it looks like they pay \$130 for the frame allowance. Okay. Um, yeah, I'll, uh, I'll probably... Because I think I got... I think I understand about the dental and the, uh, vision. Um, I'm probably gonna hold off on, you know, just applying today. Uh, I'm just gonna get more information. So you said it's, uh, American Public Life dental. You said the, the insurance company was American Public Life and then the, the vision is MetLife, so... Yes. So for the VIP Standard and the dental, both of those plans are through American Public Life, vision is through MetLife. Um, now if you're thinking about calling them before you enroll...I'm gonna have to give you two different numbers for two specific agents at APL. They typically handle questions before, you know, any active policies are taking place. So they'll be able to help you out. Um, the first number I have is gonna be for Alicia. Uh, that phone number is 601-936-3290. Second phone number... Let me see. Yeah, the last four of that was 3290. Uh, second phone number is gonna be for Sandra if Alicia doesn't answer. Her phone number is 601-936-3287. Okay, got it. Now, MetLife, I- I'm not aware of you... You should be able just to call MetLife directly. I'm not aware of, like, having an active policy or not, having any issues with getting information with them, so I can just give you the phone number for MetLife. Okay. Um, that phone number is 855-638-393-, uh, 3931. All righty. I appreciate you. Yes, sir. So just to make sure I'm understanding, you're not wanting to enroll today? Um, that's gonna be a no. Uh, today is gonna be a no. But, uh, possibly. I'll pro- I'll, I might possibly call you back later this week. Okay, that's fine. I just wanted to make sure, didn't wanna process it if you weren't interested today. So, um, I will go ahead and leave it as you not being enrolled. Like I said, you have until the 2nd of May, so as long as you call us back before that time, we can get you enrolled from there. All right. Appreciate it. Yes, sir. You have a wonderful day. All right, bye. Bye-bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Car. This is Victoria. How can I help you?

Speaker speaker\_1: Hello, um, my name is Matt Luke, and I am looking to enroll into benefits.

Speaker speaker\_0: Okay. What's the name of the agency you work for?

Speaker speaker\_1: Uh, the agency is, um, I believe it's Adept HR, or, I mean, I work for QWork, but the people that hired me on is Adept HR.

Speaker speaker\_0: Okay. And the last four of your social?

Speaker speaker\_1: It is 16-10.

Speaker speaker\_0: All right.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: And you said first name is Matthew or Matt?

Speaker speaker\_1: Uh, well, it's, it's Matthew.

Speaker speaker\_0: Gotcha, and last name is Luke?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. Do you mind verifying your address and date of birth?

Speaker speaker\_1: My address is 1105 West 86th Street.

Speaker speaker\_0: And that's in Kansas City, Missouri, 64114?

Speaker speaker\_1: Yep.

Speaker speaker\_0: Okay. And, I'm sorry, your date of birth?

Speaker speaker\_1: Um, my date of birth is 10/19/1996.

Speaker speaker\_0: Phone number 816-977-45 or 4850.

Speaker speaker\_1: Yeah, 4850.

Speaker speaker\_0: Okay. Um, let's see. Uh, so what exactly did you need help with? Did you have questions or...?

Speaker speaker\_1: Well, uh, I think just one question and then I was gonna see if I can enroll in, um, some of these, uh, plans being offered that you guys sent me.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Yeah, so the... Uh, it's just that I just had a, um, a question about the difference between the StayHealthy MEC, um, or I guess that's minimum... the minimum, uh, coverage thing, the StayHealthy MEC TelRx or the VIP Standard. I just wanted to know the difference between, um, those two.

Speaker speaker\_0: Um, so the E- the StayHealthy MEC TelRx, that plan specifically covers your preventative health care. So that's like, you know, yearly physicals, vaccinations and preventative screenings. Um, it does cover that at 100%. However, you do have to stay within

the multi-plan network. Um, it also comes with virtual urgent care and then it also comes with a subscription to FreeRx, which is like a prescription plan.

Speaker speaker\_1: Okay.

Speaker speaker\_0: But that's the majority of what the StayHealthy covers, i- is mainly your preventative services. Now, the VIP plans, whether it's the Standard, Classic or the Plus, um, all of these plans are our hospital indemnity plans, so they provide coverage more for, like, your non-preventative. Um, that's like if you were to be admitted to the hospital, you know, if you have to go to a physician's office, urgent care, emergency room, those types of things. Um, that's the type of coverage you're going to get with the VIP plans.

Speaker speaker\_1: Huh, okay.

Speaker speaker\_0: None of them cover preventative like the StayHealthy does. Now, the only difference between the three VIP plans is basically the dollar amount that the insurance is going to cover for the different benefits. Um, I don't know if you have a copy of the benefits guide, but it pretty much lays out the specific dollar amount for every benefit as well as, like, the set number of days that the insurance will cover.

Speaker speaker\_1: Mm-hmm. Yeah, I'm looking at it right now. Um, so the, uh, the StayHealthy MEC, that's... So if you, let's say, uh, I, let's say I got into a, uh, accident and I had to go, you know, um, get some work done, I don't know, maybe I broke a bone or whatever. Would it, would that... That would not cover, like, if I got into a car accident or something like that?

Speaker speaker\_0: Yeah. Unfortunately, under the StayHealthy, uh, MEC TelRx, there is no coverage for that.

Speaker speaker\_1: Okay.

Speaker speaker\_0: It's just a preventative plan. So the only thing that it's going to cover for in-person visits, um, is going to be your yearly physicals, your vaccinations and your preventative screenings. Now, it does have virtual urgent care, but that's the only urgent care coverage you have under the MEC TelRx, is the virtual services. But everything else is going to be for preventative care. Now also, it does have FreeRx, which is the prescription plan, but that's, that's pretty much it.

Speaker speaker\_1: Okay. Um, well, I think, and these are, these are weekly, the... 'Cause it's 16 for the, the MEC, and then it's, um, 17 for the, uh, VIP S- uh, Standard.

Speaker speaker\_0: Yeah, so these would be weekly deductions. The StayHealthy MEC TelRx is 16.18 a week, uh, for employee only, and then VIP Standard is 17.66 a week, the VIP Classic is 19.57 a week, and then the VIP Plus is \$31.61 a week.

Speaker speaker\_1: Okay. Gotcha. Gotcha.

Speaker speaker\_0: And then those are the prices for employee only.

Speaker speaker\_1: Okay. Which one, uh, would you prefer?

Speaker speaker\_0: I, I personally can't make any type of, like, suggestions or anything that I would prefer. Um, but like I said, I mean, the m- the major differences between the three VIP plans is basically the dollar amount the insurance will cover for the benefits. So it looks like the VIP Plus is gonna pay the most towards some of the benefits. Um, the VIP Classic would obviously be the middle tier. But everything's pretty much laid out in the benefits guide as, as far as like the set dollar amount and-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... number of days the insurance will cover.

Speaker speaker\_1: Yeah, okay.

Speaker speaker\_0: But from what I can tell just by glancing over it, it looks like the VIP Plus is gonna pay the most towards that.

Speaker speaker\_1: Okay. Well, uh, ah man, um, I'll do the VIP Standard, um, if at all possible and then I was gonna do dental and vision.

Speaker speaker\_0: Okay. And are you just wanting all of this for employee only?

Speaker speaker\_1: Um, you, you mean employee only as opposed to like just, just me being covered as opposed to like a spouse or dependent?

Speaker speaker\_0: Yeah, there's... The other coverage levels would be employee plus spouse, employee plus children, or employee plus family.

Speaker speaker\_1: Yeah, this would be, uh, employee only.

Speaker speaker\_0: Okay. Is that everything?

Speaker speaker\_1: Yeah, so vision, dental, um, would, uh... Yeah, I guess I wonder when would the, uh, my vision and dental benefits, uh, kick in?

Speaker speaker\_0: Well, it's... For everything, the way that it works is once you enroll it's going to take about one to two weeks for the enrollment to be processed through your payroll department. So you might not see your first deduction until two weeks from now. Once it is deducted from your check, the coverage starts the following Monday.

Speaker speaker\_1: Okay. And, um, ah man, 'cause I'm thinkin', yeah, that honestly at first I was just thinking because I'm young, um, and I rarely need to go to the doctor, um, I was gonna do the Stay Healthy MEC, but the accident, not, that not being able to cover like a potential accident, so...

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: That's what I'm saying, so. Um... 'Cause the only thing is like just a broken bone, like if I were to break a bone or something in an accident. 'Cause I know like I'm not gonna have like cancer. There's none of... Like a lot of this stuff I'm not gonna have, it's just the potential of, you know, breaking something and like you, like you said, the, the Stay Healthy is not gonna cover a potential like bodily, you know, injury, uh, right?

Speaker speaker\_0: Correct. The... Literally the only thing the Stay Healthy is going to cover is your preventative services and that's typically like your yearly physicals, any type of vaccinations you might get or preventative screenings that you might have done. But if you, you know, if you do get in an accident or, you know, if you are sick, the only type of coverage that even comes with that, with the MEC TeleRX is a virtual urgent care appointment so it might help you if you were to get sick and just need a, you know, you could do a virtual care appointment but if you were in an accident, there's no type of coverage for that under the Stay Healthy.

Speaker speaker\_1: Okay. Um, yeah. Do I have a, do I have a opportunity to like amend it, um, like is there a grace period?

Speaker speaker\_0: Well, as far as getting enrolled, I mean, you have up until the 4th of May. Well, technically it would be the 2nd of May 'cause we're closed on weekends.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, but yeah, I mean as of right now you have up until the 2nd of May to get enrolled into benefits. Now once we're past the 2nd of May, you'll have to wait for the company's open enrollment period, um, to start, which they do have yearly. Um, let me see if I can find out when. It looks like they typically have it, uh, during like starting in December. Looks like sometimes it even goes up to February. Might be a little different every year, but December to February I would say is when the open enrollment period takes place.

Speaker speaker\_1: Okay. Um, you know what, the only difference is only four bucks, so all right. I'll, um, I'm gonna do the, uh, I'm gonna do the, the VIP Standard, um, and uh, vision and dental.

Speaker speaker\_0: Okay. Um, so it looks like in total it comes out to 20, \$23.48. I'm sorry, \$23.45 a week.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, yeah, like I said, from here what's going to happen is it's gonna take about one to two weeks before you see the first deduction come out of your check. Once you do see that first deduction, coverage will start the following Monday. ID cards are then made and sent to you within seven to 10 business days. Uh, the dental and the vision ID card are gonna be mailed but the medical is typically emailed, uh, to you from the carrier, American Public Life. So just keep an eye on your email as well.

Speaker speaker\_1: Okay. Um, I think I got one, uh, last question 'cause it's about the, uh, the dental. I need a, um... I have, I've already had a root canal procedure done, but I'm looking to get a crown. So, um, what kind of assistance would, uh, like this, this specific dental plan, uh, provide for something like that?

Speaker speaker\_0: Unfortunately, it's not gonna cover major services like crowns or orthodontists. It's really for your preventative and your basic dental work. So, you know, your preventative dental work is 100% covered and then basic dental work like extractions or fillings would be covered at 80% once you meet the \$50 deductible.



Speaker speaker\_1: Okay. Um... So, so it's not... it would not... So you're saying this would not cover... Like there would be bas- no, um, money going towards a root canal or a, a crown?

Speaker speaker\_0: Correct. It doesn't cover major dental work. I know for sure it's not gonna pay anything towards a crown. Root canal, I highly doubt that it will 'cause it, like I said, no major dental work is... there's no coverage for that. The most that this dental plan is gonna pay out a year is \$500.

Speaker speaker\_1: Okay, \$500. Yeah, but yeah, but if it was, if it was a \$500 payout, um, did that... I mean that would... That's... Right, that could partially cover the bill. But you don't think that that \$500 payout would go towards something like, like the procedures we're talking about?

Speaker speaker\_0: Yeah. So again, I know for sure it's not gonna cover a crown. The root canal, that's... I'm uncertain. I highly doubt it, um, but if you want you can verify with the insurance carrier, which is American Public Life.

Speaker speaker\_1: Okay.

Speaker speaker\_0: I don't think there's any type of coverage for that, but you can always verify with them.

Speaker speaker\_1: American Public Life?

Speaker speaker\_0: But I know that... Yeah, American Public Life is for the, uh, dental and the, um, the VIP Standard medical plan. Um...

Speaker speaker\_1: Correct.

Speaker speaker\_0: What I know about this plan is it only covers the basic services like your preventative and then like, you know, regular extractions and, um, fillings.

Speaker speaker\_1: Okay. Um, what is the, uh... Okay, so wha- does the vision... Can you get like contacts and glasses with the, uh, the vision, uh, benefits? Does it, does it have an allotment towards that?

Speaker speaker\_0: So what I know about the vision, there is a \$10 copay for your annual eye exam. Uh, the copay to get lenses and frames would be \$25 and then the insurance is gonna pay a frame allowance that goes, that goes towards the frames, which is \$130.

Speaker speaker\_1: All right, so you can get \$130 frame and then... 'Cause I'm... I, I do have it in front of me, the stuff pulled up, um, and the... But the... So the copay means like, that's like how much they'll, uh, they'll pay towards you getting like contact lenses?

Speaker speaker\_0: No.

Speaker speaker\_1: But-

Speaker speaker\_0: The copayment is just what you pay. So like the copay, if you're going to get an annual eye exam, you pay \$10 for that.

Speaker speaker\_1: All right.

Speaker speaker\_0: That's a copayment of the eye exam.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Uh, the copayment for lenses and frames is \$25.

Speaker speaker\_1: Okay. Um, quick question. So if, if it's... if you're saying that I pay \$25 for the lens or the frames, um, how would you keep track of the, the amount? For like let's say there's a box of like 60 versus a box of like 200, uh, contact lenses. Would 20-

Speaker speaker\_0: Okay. So it sounds like at this point you might need to speak with the actual insurance carrier, because the information that I have is just listed on the benefits guide. I don't see anything listed specifically for contact lenses, um, so I'm not sure. Uh, I would reach out to MetLife about that and see if they can specify.

Speaker speaker\_1: Okay. Yeah, 'cause I see it says, uh, copay for... Well, it does say copay for contact lens fitting and it says... Well, lenses and frames, when I w- when I'm... The language that I understand, lenses means like contact lenses 'cause it says vision right here. It says copay for lenses and then the frame. So the frame would be for the glasses, I guess. Or maybe I'm, maybe I'm confused. Maybe it's the lens of the glass and then the frame of the glass and not talking about contact lenses?

Speaker speaker\_0: Yeah. Again, honestly, we're just your administrators, so what we do here at Benefits in a Card is we just enroll you into what you're wanting. That sounds more like a question that you need to verify with the actual insurance company, which for vision is MetLife. The way that I read it is it's, uh, it's a copay for lenses, the fra- lenses and frames which, uh, like you said, it could be taken for contact lenses but it could also be taken for glasses. I don't know which one it would be. That's what you're gonna have to verify with the insurance company. But I know based off the benefits guide, the copayment for that is \$25 and then it looks like they pay \$130 for the frame allowance.

Speaker speaker\_1: Okay. Um, yeah, I'll, uh, I'll probably... Because I think I got... I think I understand about the dental and the, uh, vision. Um, I'm probably gonna hold off on, you know, just applying today. Uh, I'm just gonna get more information. So you said it's, uh, American Public Life dental. You said the, the insurance company was American Public Life and then the, the vision is MetLife, so...

Speaker speaker\_0: Yes. So for the VIP Standard and the dental, both of those plans are through American Public Life, vision is through MetLife. Um, now if you're thinking about calling them before you enroll...I'm gonna have to give you two different numbers for two specific agents at APL. They typically handle questions before, you know, any active policies are taking place. So they'll be able to help you out. Um, the first number I have is gonna be for Alicia. Uh, that phone number is 601-936-3290. Second phone number...

Speaker speaker\_2: Let me see.

Speaker speaker\_0: Yeah, the last four of that was 3290. Uh, second phone number is gonna be for Sandra if Alicia doesn't answer. Her phone number is 601-936-3287.

Speaker speaker\_2: Okay, got it.

Speaker speaker\_0: Now, MetLife, I- I'm not aware of you... You should be able just to call MetLife directly. I'm not aware of, like, having an active policy or not, having any issues with getting information with them, so I can just give you the phone number for MetLife.

Speaker speaker\_2: Okay.

Speaker speaker\_0: Um, that phone number is 855-638-393-, uh, 3931.

Speaker speaker\_2: All righty. I appreciate you.

Speaker speaker\_0: Yes, sir. So just to make sure I'm understanding, you're not wanting to enroll today?

Speaker speaker\_2: Um, that's gonna be a no. Uh, today is gonna be a no. But, uh, possibly. I'll pro- I'll, I might possibly call you back later this week.

Speaker speaker\_0: Okay, that's fine. I just wanted to make sure, didn't wanna process it if you weren't interested today. So, um, I will go ahead and leave it as you not being enrolled. Like I said, you have until the 2nd of May, so as long as you call us back before that time, we can get you enrolled from there.

Speaker speaker\_2: All right. Appreciate it.

Speaker speaker\_0: Yes, sir. You have a wonderful day.

Speaker speaker\_2: All right, bye.

Speaker speaker\_0: Bye-bye.