

## Transcript: VICTORIA

Taylor-5737704929574912-5826681814597632

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card, this is Victoria, how can I help you? Yeah, I'm calling just to get some information about some benefits. Okay. What's the name of the agency you work for? Uh, Partners Personnel. And the last four of your Social? 2784. And your first and last name? Ruben Flores. Okay. Do you mind verifying your address and date of birth? Uh, yeah, address is 926 of Windsor Avenue, Stockton, CA 95205. And my... You said date of birth? Yes, sir. 12/6/1982. Uh, phone number is gonna be 350-217-0126. That's my phone number. Okay, and then email is gonna be consultinginnovations.inc@gmail.com? Yes. Okay. Do you know what you're wanting to enroll into or what's being offered? No, I don't. I mean, I have an idea. I did see like, um, uh, what do you call it, um, short-term or long-term disability, and then I got, I know, I know I want dental and then the medical plan. Uh, how many different types of plans do you guys offer? Um, there's a couple different ones. Let me see. Medical... 'Cause I do have a primary care physician. Okay. And I would like to go back to him. Okay. I mean, I personally wouldn't be able to tell you if that physician's in the network or not, but you can go onto, um, multiplan.com or you can call MultiPlan, which is the actual network, and they can verify if that provider's in network or not. Okay. Um- All right. ... but there's like six different medical plans to choose from, so if you'd like, I mean, I can email you a copy of the benefits guide. It goes over all of the plans, what they cover and how much they cost. Well, I- I- I was looking at the guide already and it's like a MVP or MV... Minimal Value Plan, and there's like other plans, like tele-something, what is that, like on your telephone or something, or? Uh, are you referring to the Stay Healthy MEC TeleRx? Yeah. Okay. So that is a preventative medical plan that covers your preventative services at 100% as long as you stay in network, and then it comes with a, um, subscription to the FreeRx Pharmacy Plan. Um, so as long as it's one of the covered medications, it would be free. Okay. So what is the best, I will say, something close to a PPO that you guys offer? So I- I can't make any suggestions unfortunately, but, um, I mean, the only plan that we offer that works like a major medical plan would be the Minimum Value Plan. Um, that plan does have a deductible that's pretty high. Uh, for... Let's just say if you got it for employee only and if you stayed in the network, the deductible would be \$6,900. And everything is subject to- Okay, so- ... that deductible, except for your preventative care. So let's say for example I made, um, a yearly visit to my doctor, right, a yearly one, which of course will be for preventative care and anything like that, would that visit be covered or do I have to pay out of pocket? So again, under the Minimum Value Plan, the only thing that is 100% covered before that deductible is met is the, uh, preventative care, and that's if you stay in network. Okay. And, uh, th- see, that's what I'm saying, I- I- I don't know if I'm calling the right department and maybe, I don't know if you have the right answers, but, um, how about if I, um, get blood work done and, um, go see the doctor one day 'cause I'm sick. So in that

situation, those two situations, would I have to pay everything out of pocket? Yeah, everything is subject to the deductible except for the preventative care, so it would be out of pocket. Even for the blood work and... I would have to pay for all the blood work, I would have to pay for the doctor's visit? Yeah, everything is gonna be subject to the deductible except for your preventative care. So what do you mean by subject, like, like they don't pay- So like the- ... nothing, like I gotta... So I gotta pay \$6,000 in order for my insurance to kick in, in other words, other than preventative care? So give me one second. So i- like is the deductible, like is it like a 80/20 like, you know, of the cost? Or... Not that I'm aware of. No, sir. I, I don't think there's anything to do with 80/20 around this plan. Um, so I have very limited information about it because we're just your administrators. So we can get you enrolled and answer general questions but some questions you might need to verify with the actual insurance carrier. The information that I see- Mm-hmm. ... here, like let's just say you go to a, a, like a office visit primary, primary care. Mm-hmm. The in-network- Mm-hmm. ... office visit co-payment is for the office visit consultation only. All other services are subject to the deductible and co-insurance. So... so I gotta pay a deductible to see the doctor. That's kinda where I'm, where I'm getting with this. I don't, I don't, I don't understand. Yeah. So I, I, un- unfortunately I don't have much information to break it down for you so that's something that you might need to reach out to the insurance carrier about. Which for the minimum value plan, um, the insurance carrier is 90 Degree Benefit. And I can get you their phone number if you'd like. Okay. So I got another question. Um, what is the insurance called, like is it like... what is the insurance care? 'Cause you said it's called 90 Degrees? Yeah, 90 Degree Benefit. Okay. Well, you know what? The first thing I wanna do is, um, um... I'm still within my 30 days. When will it kick in? Um, so for the minimum value plan it works different than all the other plans. So let's see. If you enroll coverage that's effective the first of the month following 59 days from the date of your first paycheck plus 30 hours weekly. So I gotta work more than 30 hours a week. Right? That what you're saying? So it looks like all... yes. So give me one second. I'm trying to understand. And I do apologize for asking all these questions. I just need to understand what am I gonna sign up for. No, you're fine. I understand. Yeah. So from my understanding it would be effective the first of the month following 59 days from the date of your first paycheck plus the 30 hours. Oh, plus 30 hours. Oh, okay. Got it. So 50 days, 59 days and a week, I guess. Something like that. Okay. And then how about the dental? When does dental kick in? So dental works a little bit differently. Um, the enrollment takes about one to two weeks to be processed through payroll, um, and then coverage would start the following Monday of your first payroll deduction. Oh, okay. And what kind of dental plan you guys... is it just one plan? Yes. So the dental plan is very basic. It covers your preventative dental work at 100% and then basic dental work at 80% once you meet the \$50 deductible. Basic work just being like fillings and extractions. Mm-hmm. To my knowledge- Mm-hmm. ... the dental plan is not gonna cover any major dental work like crowns or orthodontist. Crowns or what? Orthodontist. Oh, orthodontist. But it'll cover like fillings, right? Like if I need a filling? Yes, sir. So to my knowledge it covers 80% of your basic dental work which is like fillings and extractions once you meet the \$50 deductible. Mm-hmm. Okay. All right. Well let me just sign up for that one for now. Okay. So you just wanna sign up for dental? For right now. Yeah. So can I... and I'll sign up for the other one too, the medical one later. I gotta do some research on it. Okay. So, um, just to let you know it looks like your personal open enrollment period ends on November 27th. So you would just have to call us- Mm-hmm. ... back before then to add on to your- Oh, I

will. ... enrollment. Um- I will. So the dental you're just wanting for yourself. Was there anything else you're wanting to add on? No, I do have a question. So the, um... regardless when I sign up for the medical, right, it's still 60 days from when I start, right, when it kicks in and then the week after? Yeah. So- Or is it 60 days from the day I enroll? Okay. So if you enroll, coverage is effective the first of the month following 59 days from the date of your first paycheck plus 30- Oh, okay. ... hours weekly. Okay. That makes sense. That would be either December or the end of December. Okay. And then what, what else do you guys offer? Do you guys offer like... I think I've seen something, a short-term disability or something like that? Yeah. And what else? Yeah, so there's, there's things like the FreeRx prescription plan, the term life benefit, vision, um, critical illness and group accident. So is the critical illness like, for example, if some... you go to the hospital, like a hospital visit, you get paid for that or they pay the hospital for that? So it's not necessarily having to go to hospital, it's for specific illnesses. So like if you had a heart attack or, um, ma- major organ failure, major burns, invasive cancers, skin cancer, occupational HIV, hepatitis B, C or D. So it's like certain illnesses. Um- That's for critical illness, right? That's the critical illness one? Yes, sir. So- Okay. No. I'm not interested in that one 90 degrees. I'm too healthy for that. Okay. So you said accidental? Yes. There is a 24-hour, uh, group accident policy. How does that one work? It'll pay us that dollar amount, um, towards the different benefits. So like if you have to go to the hospital emergency room they'll pay 250 of that. If y- if you have to go to a physician's office they'll pay \$50 of that. Emergency dental work they'll pay \$50 for. Hospital admission they pay 250. Um, daily hospital confinement they pay \$100 towards. Intensive care unit, \$200. Uh, ambulance whether it's ground or air they'll pay 250 of. Medical imaging they pay \$100 of. And then 90 degrees- And is that towards... Go ahead. I'm sorry. No, you can go ahead. Is that, is that paid directly to the, um, our, our biller or is that given to me, the person? Uh, it would be paid to the provider, the doctor's office- Okay. ... or the hospital. Oh, okay. All right. And what was the other one? The short-term one? Yeah. So this short-term disability is in the event that you're temporarily disabled and unable to work, it helps provide an income. So the, uh, monthly... The benefit amount that you would get would be \$6.50 a month. They would provide it for up to- Mm-hmm. ... 90 days, and there is a seven-day elimination period. What does that mean? To be honest, I, I'm not too sure what the elimination period means. That might be something that the insurance carrier can kind of explain. Oh, okay. Yeah. No, um- And how much is that one? The short-term disability is \$3.94 a week. Okay. I want to enroll in that one too. Okay. So there's dental and short-term disability. Was there anything else? What else do you guys offer? I think I probably got them all. You said the, the term life and then the critical illness, short-term. Is there anything else? Yeah. So we reviewed the group accident, the critical illness. There's the term life benefit and there is the FreeRx. But doesn't the, uh, the M- the MVP come with a, uh, prescription plan? Mm. Hmm. Hmm. I do not... Yeah, I don't see that there's coverage for prescriptions. It looks like it would be subject to the deductible. So everything would be out of pocket until you met that deductible. Wow. So how much is the FreeRx plan? Uh, the FreeRx... Let's see. For employee only it is \$5.99 a week. Okay. All right. Well, I'll be calling back just for those two for now and then I'll, I'll call you guys back. I gotta, I gotta look at, um, some more information. I do want to ask for, um... I want to ask if you can email me, you know, if there's, uh, certain doctors are, are, um, are accepting MVP and then the information for 90 degrees so I can call specifically for information. Can you email me that? I can go ahead and provide it to you over the phone. I don't have access- Oh.

... to the doctors that are accepting the, the, um-Like, that are in network. I can give you a phone number to call or a website to go on and that you can reach out to them directly to verify if your employer, or not employer but your doctor is in network. And then I can also- Can I- ... give you the phone number for the insurance carrier. All right. Let me just take the, uh, in network one. Okay? Give me one second. Um,..... What's the number for the, um, in network? ... sorry? So you're gonna wanna contact MultiPlan and their phone number is 800-457-1403. One second. Okay. I don't have that. Okay. So it's 1-800? Yes. 497, 4... I'm sorry. I gave you the wrong number. So 800-457-1403. Yes. 1-800-457-1403. Okay, thank you. That's the number to give me now. I'll call back if I need some more information. Okay. So a couple things before you go. The dental and the short-term disability for employee only is \$7.55 in total. Did you still want to enroll into that? For both is \$7 and what? \$7.57 a week. Sure, yes. I'll, I'll enroll into it. That's before taxes, right? So the dental is before taxes, but the short-term disability is after. You know what? Go down there. Okay. That's good. Now, with the dental, it is under section 125 which basically allows you to pay your share of the premium with pre-tax dollars. Because of that, they do- Yes. ... put stipulations on when you can change or cancel the plan once you're enrolled. Um, so the only time you'll be able to cancel or change the dental is during the remainder of your personal open enrollment period which ends on the 27th of November. Once you're outside of that, the only time you can change or cancel the dental plan is during the company's open enrollment period that they have yearly, unless you experience a qualifying life event. Okay. Yeah, I understand that. Okay. So I will go ahead and submit the request to have you enrolled into those two plans. And then like I said, it typically takes about one to two weeks for that to be processed through payroll. So once you see that first deduction being made out of your check, the coverage will start the following Monday. And then once it's active, the ID card, uh, for dental will be made and sent to you within seven to ten business days. Okay. Thank you very much. You're welcome. You have a wonderful day. You too. Thank you. 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 on a Card, this is Victoria, how can I help you?

Speaker speaker\_2: Yeah, I'm calling just to get some information about some benefits.

Speaker speaker\_1: Okay. What's the name of the agency you work for?

Speaker speaker\_2: Uh, Partners Personnel.

Speaker speaker\_1: And the last four of your Social?

Speaker speaker\_2: 2784.

Speaker speaker\_1: And your first and last name?

Speaker speaker\_2: Ruben Flores.

Speaker speaker\_1: Okay. Do you mind verifying your address and date of birth?

Speaker speaker\_2: Uh, yeah, address is 926 of Windsor Avenue, Stockton, CA 95205. And my... You said date of birth?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_2: 12/6/1982.

Speaker speaker\_1: Uh, phone number is gonna be 350-217-0126.

Speaker speaker\_2: That's my phone number.

Speaker speaker\_1: Okay, and then email is gonna be consultinginnovations.inc@gmail.com?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. Do you know what you're wanting to enroll into or what's being offered?

Speaker speaker\_2: No, I don't. I mean, I have an idea. I did see like, um, uh, what do you call it, um, short-term or long-term disability, and then I got, I know, I know I want dental and then the medical plan. Uh, how many different types of plans do you guys offer?

Speaker speaker\_1: Um, there's a couple different ones. Let me see. Medical...

Speaker speaker\_2: 'Cause I do have a primary care physician.

Speaker speaker\_1: Okay.

Speaker speaker\_2: And I would like to go back to him.

Speaker speaker\_1: Okay. I mean, I personally wouldn't be able to tell you if that physician's in the network or not, but you can go onto, um, multiplan.com or you can call MultiPlan, which is the actual network, and they can verify if that provider's in network or not.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um-

Speaker speaker\_2: All right.

Speaker speaker\_1: ... but there's like six different medical plans to choose from, so if you'd like, I mean, I can email you a copy of the benefits guide. It goes over all of the plans, what they cover and how much they cost.

Speaker speaker\_2: Well, I- I- I was looking at the guide already and it's like a MVP or MV... Minimal Value Plan, and there's like other plans, like tele-something, what is that, like on your telephone or something, or?

Speaker speaker\_1: Uh, are you referring to the Stay Healthy MEC TeleRx?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Okay. So that is a preventative medical plan that covers your preventative services at 100% as long as you stay in network, and then it comes with a, um, subscription to the FreeRx Pharmacy Plan. Um, so as long as it's one of the covered medications, it would be free.

Speaker speaker\_2: Okay. So what is the best, I will say, something close to a PPO that you guys offer?

Speaker speaker\_1: So I- I can't make any suggestions unfortunately, but, um, I mean, the only plan that we offer that works like a major medical plan would be the Minimum Value Plan. Um, that plan does have a deductible that's pretty high. Uh, for... Let's just say if you got it for employee only and if you stayed in the network, the deductible would be \$6,900. And everything is subject to-

Speaker speaker\_2: Okay, so-

Speaker speaker\_1: ... that deductible, except for your preventative care.

Speaker speaker\_2: So let's say for example I made, um, a yearly visit to my doctor, right, a yearly one, which of course will be for preventative care and anything like that, would that visit be covered or do I have to pay out of pocket?

Speaker speaker\_1: So again, under the Minimum Value Plan, the only thing that is 100% covered before that deductible is met is the, uh, preventative care, and that's if you stay in network.

Speaker speaker\_2: Okay. And, uh, th- see, that's what I'm saying, I- I- I don't know if I'm calling the right department and maybe, I don't know if you have the right answers, but, um, how about if I, um, get blood work done and, um, go see the doctor one day 'cause I'm sick. So in that situation, those two situations, would I have to pay everything out of pocket?

Speaker speaker\_1: Yeah, everything is subject to the deductible except for the preventative care, so it would be out of pocket.

Speaker speaker\_2: Even for the blood work and... I would have to pay for all the blood work, I would have to pay for the doctor's visit?

Speaker speaker\_1: Yeah, everything is gonna be subject to the deductible except for your preventative care.

Speaker speaker\_2: So what do you mean by subject, like, like they don't pay-

Speaker speaker\_1: So like the-

Speaker speaker\_2: ... nothing, like I gotta... So I gotta pay \$6,000 in order for my insurance to kick in, in other words, other than preventative care?

Speaker speaker\_1: So give me one second.

Speaker speaker\_2: So i- like is the deductible, like is it like a 80/20 like, you know, of the cost? Or...

Speaker speaker\_1: Not that I'm aware of. No, sir. I, I don't think there's anything to do with 80/20 around this plan. Um, so I have very limited information about it because we're just your administrators. So we can get you enrolled and answer general questions but some questions you might need to verify with the actual insurance carrier. The information that I see-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... here, like let's just say you go to a, a, like a office visit primary, primary care.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: The in-network-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... office visit co-payment is for the office visit consultation only. All other services are subject to the deductible and co-insurance.

Speaker speaker\_2: So... so I gotta pay a deductible to see the doctor. That's kinda where I'm, where I'm getting with this. I don't, I don't, I don't understand.

Speaker speaker\_1: Yeah. So I, I, un- unfortunately I don't have much information to break it down for you so that's something that you might need to reach out to the insurance carrier about. Which for the minimum value plan, um, the insurance carrier is 90 Degree Benefit. And I can get you their phone number if you'd like.

Speaker speaker\_2: Okay. So I got another question. Um, what is the insurance called, like is it like... what is the insurance care? 'Cause you said it's called 90 Degrees?

Speaker speaker\_1: Yeah, 90 Degree Benefit.

Speaker speaker\_2: Okay. Well, you know what? The first thing I wanna do is, um, um... I'm still within my 30 days. When will it kick in?

Speaker speaker\_1: Um, so for the minimum value plan it works different than all the other plans. So let's see. If you enroll coverage that's effective the first of the month following 59 days from the date of your first paycheck plus 30 hours weekly.

Speaker speaker\_2: So I gotta work more than 30 hours a week. Right? That what you're saying?

Speaker speaker\_1: So it looks like all... yes. So give me one second. I'm trying to understand.

Speaker speaker\_2: And I do apologize for asking all these questions. I just need to understand what am I gonna sign up for.

Speaker speaker\_1: No, you're fine. I understand. Yeah. So from my understanding it would be effective the first of the month following 59 days from the date of your first paycheck plus the 30 hours.

Speaker speaker\_2: Oh, plus 30 hours. Oh, okay. Got it. So 50 days, 59 days and a week, I guess. Something like that. Okay. And then how about the dental? When does dental kick in?

Speaker speaker\_1: So dental works a little bit differently. Um, the enrollment takes about one to two weeks to be processed through payroll, um, and then coverage would start the following Monday of your first payroll deduction.

Speaker speaker\_2: Oh, okay. And what kind of dental plan you guys... is it just one plan?

Speaker speaker\_1: Yes. So the dental plan is very basic. It covers your preventative dental work at 100% and then basic dental work at 80% once you meet the \$50 deductible. Basic work just being like fillings and extractions.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: To my knowledge-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... the dental plan is not gonna cover any major dental work like crowns or orthodontist.

Speaker speaker\_2: Crowns or what?

Speaker speaker\_1: Orthodontist.

Speaker speaker\_2: Oh, orthodontist. But it'll cover like fillings, right? Like if I need a filling?

Speaker speaker\_1: Yes, sir. So to my knowledge it covers 80% of your basic dental work which is like fillings and extractions once you meet the \$50 deductible.

Speaker speaker\_2: Mm-hmm. Okay. All right. Well let me just sign up for that one for now.

Speaker speaker\_1: Okay. So you just wanna sign up for dental?

Speaker speaker\_2: For right now. Yeah. So can I... and I'll sign up for the other one too, the medical one later. I gotta do some research on it.

Speaker speaker\_1: Okay. So, um, just to let you know it looks like your personal open enrollment period ends on November 27th. So you would just have to call us-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... back before then to add on to your-

Speaker speaker\_2: Oh, I will.

Speaker speaker\_1: ... enrollment. Um-

Speaker speaker\_2: I will.

Speaker speaker\_1: So the dental you're just wanting for yourself. Was there anything else you're wanting to add on?



Speaker speaker\_2: No, I do have a question. So the, um... regardless when I sign up for the medical, right, it's still 60 days from when I start, right, when it kicks in and then the week after?

Speaker speaker\_1: Yeah. So-

Speaker speaker\_2: Or is it 60 days from the day I enroll?

Speaker speaker\_1: Okay. So if you enroll, coverage is effective the first of the month following 59 days from the date of your first paycheck plus 30-

Speaker speaker\_2: Oh, okay.

Speaker speaker\_1: ... hours weekly.

Speaker speaker\_2: Okay. That makes sense. That would be either December or the end of December. Okay. And then what, what else do you guys offer? Do you guys offer like... I think I've seen something, a short-term disability or something like that?

Speaker speaker\_1: Yeah.

Speaker speaker\_2: And what else?

Speaker speaker\_1: Yeah, so there's, there's things like the FreeRx prescription plan, the term life benefit, vision, um, critical illness and group accident.

Speaker speaker\_2: So is the critical illness like, for example, if some... you go to the hospital, like a hospital visit, you get paid for that or they pay the hospital for that?

Speaker speaker\_1: So it's not necessarily having to go to hospital, it's for specific illnesses. So like if you had a heart attack or, um, ma- major organ failure, major burns, invasive cancers, skin cancer, occupational HIV, hepatitis B, C or D. So it's like certain illnesses. Um-

Speaker speaker\_2: That's for critical illness, right? That's the critical illness one?

Speaker speaker\_1: Yes, sir. So-

Speaker speaker\_2: Okay. No. I'm not interested in that one 90 degrees. I'm too healthy for that.

Speaker speaker\_1: Okay.

Speaker speaker\_2: So you said accidental?

Speaker speaker\_1: Yes. There is a 24-hour, uh, group accident policy.

Speaker speaker\_2: How does that one work?

Speaker speaker\_1: It'll pay us that dollar amount, um, towards the different benefits. So like if you have to go to the hospital emergency room they'll pay 250 of that. If y- if you have to go to a physician's office they'll pay \$50 of that. Emergency dental work they'll pay \$50 for. Hospital admission they pay 250. Um, daily hospital confinement they pay \$100 towards. Intensive care unit, \$200. Uh, ambulance whether it's ground or air they'll pay 250 of. Medical imaging

they pay \$100 of. And then 90 degrees-

Speaker speaker\_2: And is that towards... Go ahead. I'm sorry.

Speaker speaker\_1: No, you can go ahead.

Speaker speaker\_2: Is that, is that paid directly to the, um, our, our biller or is that given to me, the person?

Speaker speaker\_1: Uh, it would be paid to the provider, the doctor's office-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... or the hospital.

Speaker speaker\_2: Oh, okay. All right. And what was the other one? The short-term one?

Speaker speaker\_1: Yeah. So this short-term disability is in the event that you're temporarily disabled and unable to work, it helps provide an income. So the, uh, monthly... The benefit amount that you would get would be \$6.50 a month. They would provide it for up to-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... 90 days, and there is a seven-day elimination period.

Speaker speaker\_2: What does that mean?

Speaker speaker\_1: To be honest, I, I'm not too sure what the elimination period means. That might be something that the insurance carrier can kind of explain.

Speaker speaker\_2: Oh, okay.

Speaker speaker\_3: Yeah. No, um-

Speaker speaker\_2: And how much is that one?

Speaker speaker\_1: The short-term disability is \$3.94 a week.

Speaker speaker\_2: Okay. I want to enroll in that one too.

Speaker speaker\_1: Okay. So there's dental and short-term disability. Was there anything else?

Speaker speaker\_2: What else do you guys offer? I think I probably got them all. You said the, the term life and then the critical illness, short-term. Is there anything else?

Speaker speaker\_1: Yeah. So we reviewed the group accident, the critical illness. There's the term life benefit and there is the FreeRx.

Speaker speaker\_2: But doesn't the, uh, the M- the MVP come with a, uh, prescription plan?

Speaker speaker\_1: Mm. Hmm. Hmm. I do not... Yeah, I don't see that there's coverage for prescriptions. It looks like it would be subject to the deductible. So everything would be out of pocket until you met that deductible.

Speaker speaker\_2: Wow. So how much is the FreeRx plan?

Speaker speaker\_1: Uh, the FreeRx... Let's see. For employee only it is \$5.99 a week.

Speaker speaker\_2: Okay. All right. Well, I'll be calling back just for those two for now and then I'll, I'll call you guys back. I gotta, I gotta look at, um, some more information. I do want to ask for, um... I want to ask if you can email me, you know, if there's, uh, certain doctors are, are, um, are accepting MVP and then the information for 90 degrees so I can call specifically for information. Can you email me that?

Speaker speaker\_1: I can go ahead and provide it to you over the phone. I don't have access-

Speaker speaker\_2: Oh.

Speaker speaker\_1: ... to the doctors that are accepting the, the, um-Like, that are in network. I can give you a phone number to call or a website to go on and that you can reach out to them directly to verify if your employer, or not employer but your doctor is in network. And then I can also-

Speaker speaker\_2: Can I-

Speaker speaker\_1: ... give you the phone number for the insurance carrier.

Speaker speaker\_2: All right. Let me just take the, uh, in network one. Okay? Give me one second.

Speaker speaker\_4: Um,.....

Speaker speaker\_2: What's the number for the, um, in network?

Speaker speaker\_4: ... sorry?

Speaker speaker\_1: So you're gonna wanna contact MultiPlan and their phone number is 800-457-1403.

Speaker speaker\_2: One second.

Speaker speaker\_1: Okay.

Speaker speaker\_2: I don't have that. Okay. So it's 1-800?

Speaker speaker\_1: Yes. 497, 4... I'm sorry. I gave you the wrong number. So 800-457-1403.

Speaker speaker\_2: Yes. 1-800-457-1403. Okay, thank you. That's the number to give me now. I'll call back if I need some more information.

Speaker speaker\_1: Okay. So a couple things before you go. The dental and the short-term disability for employee only is \$7.55 in total. Did you still want to enroll into that?

Speaker speaker\_2: For both is \$7 and what?

Speaker speaker\_1: \$7.57 a week.

Speaker speaker\_2: Sure, yes. I'll, I'll enroll into it. That's before taxes, right?

Speaker speaker\_1: So the dental is before taxes, but the short-term disability is after.

Speaker speaker\_4: You know what? Go down there. Okay. That's good.

Speaker speaker\_1: Now, with the dental, it is under section 125 which basically allows you to pay your share of the premium with pre-tax dollars. Because of that, they do-

Speaker speaker\_2: Yes.

Speaker speaker\_1: ... put stipulations on when you can change or cancel the plan once you're enrolled. Um, so the only time you'll be able to cancel or change the dental is during the remainder of your personal open enrollment period which ends on the 27th of November. Once you're outside of that, the only time you can change or cancel the dental plan is during the company's open enrollment period that they have yearly, unless you experience a qualifying life event.

Speaker speaker\_2: Okay. Yeah, I understand that.

Speaker speaker\_1: Okay. So I will go ahead and submit the request to have you enrolled into those two plans. And then like I said, it typically takes about one to two weeks for that to be processed through payroll. So once you see that first deduction being made out of your check, the coverage will start the following Monday. And then once it's active, the ID card, uh, for dental will be made and sent to you within seven to ten business days.

Speaker speaker\_2: Okay. Thank you very much.

Speaker speaker\_1: You're welcome. You have a wonderful day.

Speaker speaker\_2: You too.

Speaker speaker\_1: Thank you. Bye-bye.