

Transcript: Chris Sofield

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Full Transcript

Thank you for calling Benefits in a Card. This is Chris. How can I help you today? Hello. Yeah, my name is Chris, too. Um- Go ahead. ... I have a quick question. I, uh, just started, um, I just got this insurance and I'm not sure when it's, when it's going to kick in. I was wondering if you could let me know that. Um, typically, any, uh, any enrollment done would be about a week or two for it to process. Once any processing is complete, you'd start seeing deductions coming out of your checks. Monday following the first deduction is when the policy is effective. Um, I can check your file on our system to see kind of where in the process we are and try to give an idea of, of when things should be going for you based off of that. Okay. Uh, what staffing company do you work with, sir? MAU. MAU. And last four of your Social? Um, 5955. Thanks, Chris. And your last name? Clopper, C-L-O-P-P-E-R. All right. Can you verify your address and your date of birth for me? Yeah. 302 Crestwood Drive, Somerville, 29483. And, uh, 5/6/67. Thanks. Your phone number we have on file, 843-324-4643. Is that correct? That's it. All right. Looking at it, looks like enrollment itself has fully processed. Information has been sent to MAU to start taking deductions, looks like as of yesterday is when that was sent over, meaning at this point, we're just waiting on MAU to start taking those deductions. Um, the first one could possibly be, uh, seen this week, meaning that your policy, uh, uh, could have an effective date of next Monday. But that is entirely dependent on whenever that deduction happens. Unfortunately, since that's handled directly by MAU's payroll team and we're not involved with that, I wouldn't be able to tell you any more than that. Huh. That's funny, because when I called them, they said they know nothing, you have to call you. Okay. Well, they- But, but it sounds like... Yeah. They, they may not know like as, as far as like the insurance enrollment process itself, but as far as the deductions happening themselves, that is, that is actually handled by MAU's payroll team. Okay. That, they would know that part, yeah. Okay. Yeah. Yeah. They, they, they may be able to tell you some information on that. Um, but like I said, the, the earliest that I... Based on the information I see right now, the earliest- Mm-hmm. ... uh, that I could tell you that it's effective is next Monday on February 3rd, but that is dependent on if you see a deduction out of, uh, paych- out of your paycheck later this week. Okay. So anyway, but bottom line, as of right now, I don't have any. I don't have any- Yes, yeah. As... Yeah. I can- Yeah. ... definitely tell you that- Because I just got to make s- ... at least. Yeah, yeah. Like that... I just got to make sure that I, you know, I'm gonna keep mine until I get the next one, you know, and make sure I have no lapse in coverage here. Right. Yeah. So, um- So. ... 'cause I have- I, I definitely- ... my insurance and... Um, can you see like how much is going to come out of my check or you don't know that? Uh, that I can tell you. That should be \$73.24- Okay. ... for everything that you selected. Okay. Um, that's every week? Uh, yes, sir. It looks like that- All right. ... is for, uh, medical, dental, vision, life insurance, critical illness, accident coverage, behavioral health, and identity protection, all

for you and your spouse, and then short-term disability for just yourself. Um, all that adds up to 73.24. Okay. Well, yeah. Um, so I'm glad I could talk to you here, um, because, man, I'll just be honest with you, I, you know, was trying to get a job and all that. I, I filled out so many different things for so many different companies, I forgot what I did for who, you know what I mean? No, I understand that. Um, so, uh, di- there is a life insurance on there too? Yeah. So, um, so you signed up... What... The form that you filled out, um, you selected- I think I just maxed everything out, is what I think I did. Y- More or less, that's what you did. Um, you did the, uh, yeah, the StayHealthy enhanced medical policy, which is, uh, 44.41 a week. Um, then there's the dental, there's vision, there's, uh, dental's 6.77, vision is 4.35. Life insurance for 2.54 a week. Critical illness for things like, um, any sort of treatments for any sort of major illnesses or major, uh, medical conditions like cancers, major burns, spinal, uh, spinal cord injury, things like that, uh, for 3.94 a week. Accident coverage for if you get involved in some form of accident that requires the use of covered services like an ambulance ride or an emergency room. Um, it pays towards those on top of what your medical may already do. That's 3.01 a week. Uh, behavioral health or mental health services, therapy, counseling, things like that, for \$1.50. And then identity protection, fairly self-explanatory, just makes sure that you don't get... your, your information doesn't get stolen. And if it does get stolen, um, if something gets past detections, then, uh, the company that handles that, IDX, they work to recover your information and prevent you from any fallout from any fraudulent actions for 2.70 a week. Okay. Oh, yeah, that's a lot of information. Um, so o- o- on the life insurance thing, h- how does that, how does that play out? Um... Uh, well, it is a term life policy. Um, for you, it is a \$20,000 policy. And then for your, your spouse, it's a \$2,500 policy. So, what, what does that mean? Like, so if, if, if s- s- something happens to my wife, what happens then? So, so, okay, so effectively, um..... both, both of you have a life insurance policy through, through MAU ba- with, with you enrolling into it. It's a term life policy. Um, if either one of you were to, uh, were to pass away, um, unexpectedly for, for any reason- Mm-hmm. ... like, uh, that satisfies whatever the conditions under the term life policy may be, um, then whoever you, whoever is named as the beneficiary would receive that benefit amount. Um, if it's you, then the beneficiary would receive \$20,000. If it's your, your spouse, then the beneficiary would receive \$2,500. Oh, okay. That's not very much at all but okay. All right. So, yeah. Okay. And, okay. Um, now, all this information you just gave me, you're obviously also reading that off n- of the screen there. H- h- how can I obtain this information? How can I see this myself? Uh, so the best thing I could do to give you all that, uh, kind of all at once, I can send you an information packet that goes over all the plans that MAU has to offer. Uh, given that you are effectively currently enrolled into everything available, this will give you some basic information about all the plans that you have. Um, and then anything more detailed, unfortunately, at this moment, we wouldn't be able to, uh... Uh, because, because we're just the enrollment admins for MAU, I won't know anything more detailed than what I've already stated so far. Um, but anything more detailed, uh, you may have to actually wait until the policies themselves go into effect so your policy information and everything can populate and be generated over on the actual insurance carrier side. And they'd be able to tell you more information at that point. Um... I see. Yeah, yeah. But who's they? Who, who could tell me more? So, so the, the, uh, the actual insurance carriers. So, um, for your medical, uh, the company behind that is 90 Degree Benefits. Uh, your dental, as well as the disability, the life, illness, a- almost everything else, um, except for vision, mental health, and i- identity stuff, um,

everything except for those three is American Public Life. Vision is through MetLife. Uh, behavioral health is actually in-house. That actually is us. That's Benefits In A Card. And then identity protection is a company called IDX. So there are one, two, three, four... It, it, it sounds like a lot. There are five different companies involved, but they only handle certain portions of your insurance. Um... Yeah. So that, that's, that's why- So I'm going to be getting, like, um, five, five different cards in the mail or something? Uh, so you'll actually only get three. You'll get one for medical, one for dental, one for vision. Okay. But the, uh, card for your dental, the, uh, the, the insurance company for that, for the dental plan, also handles a bunch of other plans that you have. So they'd be able to answer a lot of questions for a lot of your insurance policies. Okay. Um... Okay. And then the only, the only plan that you're go- that you're not going to get an ID card and you, and you already, you don't already have a, like a phone number for them, because behavioral health is us, so you would just give us a call for any information on that, um, would be your identity protection plan. That's a company called IDX. Oh. And, um, I should actually be able to pull their phone number for you if you want to write that down. Okay, h- now, uh, who's this? Uh, this is for the... uh, uh, you signed up for the IDExperts Identity Protection Policy. Um, IDX is the company that handles that policy. And what does this, what does this do for me? So it protects your personal identifiable information such as like your Social Security number, any passwords for any social media, pretty much anything that can be used to steal your identity and sign up for things or do things under your name. Um, if... IDX will put protections in place around your i- your information to make sure that no one can steal it, and in the unlikely event something does get past their protections, then they em- uh, they have recovery services to reverse any actions taken under your name that were not done by you, and put better... and, uh, and make sure, like, see where there, where, where the holes were, patch those up, and then prevent you from or protect you from any, uh, fallout from whatever fraudulent actions may have been taken in your name. And how much was that, a paycheck? Uh, \$2.70. 2.70? Okay. Yes, sir. All right, um, and so the medical though, it, it, you, I forgot what you said, but it's not BlueCross BlueShield, I guess? N- no, sir. Um, the medical is through a company called 90 Degree Benefits. I've never heard of 'em. I mean, I, I know you probably can't answer this, but, is it good medical insurance? I mean, you know, or is it average, or... Yeah, uh, so the only thing I really could tell you is that, um... I mean I, I will t- I can tell you at least it's not, it's not going to work like a BlueCross plan. Um, you do have copays for your, for your care visits. Um, standard doctor's visit, a \$10 copay, specialist, \$50, urgent care, \$60. And then any- Well, shoot, well listen, though, I have that right now, I have the, um, marketplace, uh, BlueCross BlueShield and I'm paying \$60 for a doctor's visit, you know, and copays, I'm... Yeah. So it's, so far what you're telling me is even better than what I got now. But this one what I have now is free because I haven't been working, I went back to work. Right. But see, if I start making money, then it won't be free no more. So, you know what I mean? This, this, this government marketplace thing I'm on. Right. You know, it won't be free anymore. We got to make so much money, and my wife, she still works, but if we go over that, then they start charging you, I don't know what it is. It's, it's so much to try to figure out here, but, um... No, I understand. I know once I, I'm starting to work now, so when next year when it comes down, hopefully we won't go over our little number.... but it's prorated anyway. They, they be going a little bit just to charge you a little bit, but so I just need to get, you know, get off of them and get on with you guys because I'm working now. So, you know, in that way... 'Cause I couldn't really take advantage of that zero-cost- Right. ...

you know, health insurance and, and, and I'm making all the money, you know, so, yeah. Right. I under- Yeah. I, I definitely understand. Yeah. Um. Yeah. But so far- But, but- ... what you said is it sounds a little better than what I got right now. Yeah. Okay. And then like your, your preventative care- Do they do pretty good with the, um, in prescriptions? I mean... Uh, yes. So, um, let's see here. Uh, so it's gonna depend on, depending on what medication it is, if it's a preventative- Mm-hmm. ... care type medication, um, which that's, that, that is, that's discussed with, like, your doctor is what kind of medication it is. Um, but- ... preventative care, uh, service, like preventative care medications, um, pharmacy, uh, options, so 30-day supply, uh, you've got a \$5 copay for any covered- Mm-hmm. ... drugs, covered drugs under that. And then if you do a mail order- Mm-hmm. ... a 90-day supply, it's a \$15 copay for generics like that. Um, and that's only- Mm-hmm. ... for the preventative care medications. Any of the other medications are handled under, um, a different... Uh, there's effectively two different prescription, like, coverages baked into this medical plan, one for preventative and one for anything else, like antibiotics or- Right. ... painkillers or anything like that. Um- Right. And everything I'm on, I'm on quite, quite a few, and they're all preventative stuff, like, you know, high blood pressure, you know, this, that, and the other. Right. You know, cholesterol, it's all preventative stuff. Yeah. Right. And then if it, and if it's not a preventative medication for any reason, then, um, you have a \$10, \$20, or \$30, uh, copay for generics depending on the level of coverage, which is determined at the pharmacy. If it's a non-generic- Mm-hmm. ... and, and there's no generic alternative, then you would get a discount, which is, again, calculated at the pharmacy. Um, but that's- Mm-hmm. ... that's how that would work. And you can always go GoodRx. Sometimes that... Yeah. That or, um, I do know there's another one, uh, available out there. It's called FreeRx. Um, it, uh... I know, I know for that, now that one is, uh, \$30 a month for, if it's for just your... or yeah, 30 a month for just yourself. I think it's 35 for you and a family member? Um, but if it's covered under that, it's completely free. You have zero out-of-pocket costs for it. Now, see, that actually makes sense to me. You're actually g- You're paying them something. I do not understand GoodRx 'cause you, I mean, you go in there and then you just, you get it cheaper. For what? What are they getting out of it? I don't understand where they make their money. You know? It, it always- I- ... boggle my mind, GoodRx. I don't understand it. Now this FreeRx, I, I kind of understand that. You're buying a plan. I get it, you know? But... Yes. Yeah. That's, yeah. That's- Do you understand what that GoodRx is? How the can they even do that? I'm- I'm honestly not sure. But then again, I've ne- I've never, I've never looked into actually signing up for it myself. But that may just be 'cause I'm, I'm not at the point in my health yet where I have to be on cost- Yeah. ... insurance, man. You sound young. Yeah. When I was your age, I, I didn't care about any stuff. It doesn't matter, you know? I'll be 58 this year. Uh, and as you... Now you start to think about it all. Oh, Lord. Exactly. But, uh, you know. I'm start- I'm starting to think about it just a little bit. I, I did just, I do turn 31 in just a couple of, in c- a couple of months here. But, um... Come on. But, no, I, I- Oh, you're so young healthy, bro. Yes, sir. Yes, sir. I'm, and I'm grateful for that every day. But, um, but yeah, no, that, the, but like I said, like I said, I don't, I don't know anything about the GoodRx one, um, unfortunately. I do know I've heard about the, the FreeRx though. Um- ... like I said, tw- uh, 30 bucks a month I think it is to just yourself, 35 a month for you and a family member. But if it's covered under that, then you pay nothing if, uh, for that medication. Um, I think- Yeah. It's like it's something- Mm-hmm. ... you look into and just see if, like, what you're taking, will they cover that? And then it'd damn well be worth it, you know? Yes, sir.

And I, I, I do know, uh, from what I've heard, like, uh, they... If you go to their website, it's freerx.com, they actually have, like, a, a drug lookup. You can pu- plug in your medication and they'll- Yeah. ... tell you right there, is it covered or not. Yeah, yeah. That's the same with... GoodRx is the same thing. Yeah. GoodRx will, will tell you and they'll tell you where to go get it and how much to pay it costs. So you can go to CVS, Walmart, or Walgreens, you know? You know. Okay. Yeah. So the same thing. It's just... I understand that one now. That makes sense. They're actually making some money, you know? Yeah. 'Cause GoodRx, I never understood how they could do, do that. But I mean, you go to the doc, you, you know, you go to the pharmacy and, "Oh, this, it's \$200 for this bottle of medicine." "Oh, well GoodRx you can get it for 35." Like, well, then... And so they just do it for you, like, well, why wouldn't- Mm-hmm. Why would anybody pay the \$200? You know? Or... I don't get it. I don't know. Just for asking, you know? I mean... So my, my pharmacy know, I know them so good, they just automatically find the best one. "My insurance is this much," so, "Oh, we'll check GoodRx." Well, that's about the same or it's cheaper. They just put it on that, you know? That's how they work it now. Right. Well, hey, at lea- at least they're, they're willing to, uh, to work with you and make sure that you get- Yeah. ... you get the best deal. Yeah. I'm glad you told me this. You probably saved me a bunch of money by telling me about this Free, FreeRx. Thank you. Quite possibly. But yeah, d- definitely go check them out and then if you, if, uh, should, should be able to sign up easily on their website. Mm-hmm. Okay. All right. All right. So, uh, in conclusion here, I'm sorry to keep you on the phone so long. Uh, but, uh- No, you're fine. ... in all reality right now, I pretty much don't have this insurance. So just wait until I know I got it. And then, 'cause see, right now also, like, I need to go to the dentist, okay? Right. And I'll go ahead and call 'cause, you know, that takes forever to get in anyway. As long as I make it a couple weeks out, I guess I'll probably be okay. I should have had the dental by then. Um, I would say best, best thing to do probably, um, get with, get with your payroll team, see if there's a way for you to view your pay stubs. Um, whenever you, whenever you see that the-... what, what was it? \$73.24 is... whenever you see that that is coming out of your checks, um- Mm-hmm. ... do, uh, once you see that happen, give us a call the next Monday or, um, next Monday or Tuesday, and we'll check our system to see if everything has gone through on our end t- to, uh... and we shou- we should be able to confirm if your coverage is active at that point. And, uh, possibly if, uh, if, if we're able to, we might be able to pull up a digital copy of any ID cards and send them on over to you if you need them for anything. Yeah, that would be the next thing, if I don't quite have the card or I need to go to the dentist and then I could have something to show them, you know, a number, a code, or whatever, yeah. Yes, sir. Yeah. We, we'd be able to... At, at that point we should be able to confirm, like I said, if your coverage is active based on the information that's been, that's been, uh, transmitted through everything. And then once we've confirmed that, we can check to see if a digital copy is a- of any ID cards are available and then from there- Mm-hmm. ... we'll be able to send that out to you or give that information to you however we need to. That way you have what you need to be able to make any appointments you need. Yeah. Okay. Uh, can you tell me anything about the dental at all? Uh, yeah. I c- I can. I can tell you some, some basic information at least. Mm-hmm. Um, so- Okay. You don't want to- ... no. There is only a single... Yeah. There is only a single dental plan available through MAU, so unfortunately no other options than this one. Um, but how the dental works, uh, preventative services like your routine cleanings, um, your simple, your general like... I think it's, what, once or twice a year examinations, things like that, um,

covered it 100%. No deductible requirement. No, no out-of-pocket costs for you. So... For cleanings? Yeah. For cleanings and things like that. Your basic services- Two cleanings a year? Is that what it says? I, I, I think it is two cleanings a year. Let me double-check to see if I have that information. One moment. All right. Still gotta find... Let's see here. Oh, and one real quick question while you're looking. Um, can you go anywhere or there's only certain doctors? That... Yeah. You do have to follow a network. Um, I do know that the, uh... Now, unfortunately, while I don't have access to the list of doctors that are part of the network, um, I do know that the medical network, um, and the dental and vision networks as well, uh, those are, uh, pretty much all over the country, so there should be, there should be someone around you that's part of the network that you can use t- Sure. ... certain services as well. Hopefully my, my dentist I go to is in it. That's... I could probably just call them and ask them if they accept whatever this is. Yeah. It's gonna be, um... American Public Life is the insurance company and I... Th- the dental network is called Carington. Public Life. Okay. And then, and then what was the other word you said? Uh, the network is called Carington, uh, C-A-R-I-N-G-T-O-N. Mm-hmm. Carington, that's the network? Yeah. So if I give my dentist these, this, these two names, they'll be able to say either they accept that or not, right? They, they should be able to. Yes, sir. Yeah. Let me... Okay. Okay. And, um- So you're saying... Sorry. I, I was just gonna let you know, unfortunately, um, the documentation that I have doesn't give me, uh, doesn't give me any sort of spec- uh, specifics on how many- For example- ... cleanings do you need or anything like that. Um, but I c- I've told you- Well, I'll say this. Okay. So the last insurance I had when I, I worked... I, I did retire from Boeing after 15 years and then I've been off for a couple years. This is telling you my story. And now I'm going back, but anyway, that... what I had there, it really wasn't that great, the dental. It was \$2,000 a year, okay? Right. And... But the thing is, you didn't, like, go in and, and just burn your \$2,000 down. Every time you went in, you still had a bill. They would pay a portion of it and then they would take some off. You know what I mean? And then they would pay a portion of it and then they... And so it was... Uh, so at the end of the day, as, as long as... You... Whatever you spent at the dentist that year, they would take care of \$2,000 of it, but not up front. So you were still paying. You know, I thought that was kind of weird, but I guess it w- I don't know, I guess people would just use the \$2,000 and that would be it, but... Um, is there... it almost... If you didn't go much, you really didn't n- didn't get the benefit of it, is what I'm trying to say. You know what I mean? Right. Because it didn't roll over or nothing. No, I get that. Yeah. No. I get that. But that wasn't all that good. I was wondering if this might be better. Um, so yeah, like I said, uh, th- so like those cleanings and things like that, no, no out-of-pocket costs for you. Um, basic services, so things like a simple, like, extract... like a tooth pull, um, a cavity filling, an X-ray, something like that. Um, now it is still portioned. It's not, uh... What it does is that the, uh, the insurance will pay 80% towards those services after you have met- Mm-hmm. ... a \$50 deductible. Mm-hmm. Um, but, uh, but like, like I said- Okay. ... once you pay that \$50 deductible, you do... you get your basic service done, insurance pays 80% of that bill, you pay the remaining 20%. Um... Okay. That sounds pretty decent actually. Yeah. But, uh, the o- the, the one thing I will say that this, uh... there is something that this, uh... there's a category that this dental plan does not cover and that's any major services. So things like surgeries, root canals, crowns, anything that r- that's, like, major dental work, unfortunately, this dental plan does not touch at all. All right. But they'll do, they'll, they'll do an extraction or a cavity? Yeah. Extractions as long as it's not, like, a surgical kind of

thing and it come- gets into the major, like a major type of service, um, like... that kind of thing, and then cavity fillings, sim- like, X-rays, just things like that, yeah, basic services like that, they'll cover 80% after you've... the \$50 deductible. Now, there is an annual maximum, just like you were talking about with your, with your previous insurance that I had, a \$2,000 maximum. This one, unfortunately, is a lot lower at the \$500 maximum. So it... only \$500? That's it? That's all they're, they're, they're going to- That... Yeah, no, these- ... help me out, basically? ... that's the, uh... Yeah, unfortunately, that is the dental plan that MAU offers that, that we, that we sign you up for. Now, if there's any other dental plans that they may offer, um, it's going to be through, like, a different administrator, and we don't have access to seeing any of that. Um, but that... based on... Like, that's the information that I've got for the dental in- for the dental plan that I can see, at least. Geez. Okay, so, and how much was the dental? Uh, for you- \$6.77 a week? Yes, \$6.77 a week. What does that add up to a year? I think that's more than \$500, isn't it? Let's see. Not sure. Probably not. How much is 52? What's \$6.77 times 52? That... \$10.77 times... Uh, \$3.52. Yeah. So now, \$500 minus \$3.52, you know? Yeah. It's only, like... It's only, like, what, 250 bucks? Yeah, about 150... 150 after, uh, a couple- About 150 bucks. Yeah, what am I thinking? It's only 150 bucks, I mean, 148 bucks. Something like that, yeah. So- It's almost not worth the hassle. I mean, entirely up to you. Uh, you are still, uh, as a new hire, still well within your window to make any, uh, any final decisions. Um, your- Yeah. ... your final day to do anything with your insurance is going to be, uh, February 21st. Thank you. That's a big one there. Okay, February- Yeah. ... 21st. And bu- between now and then, I'm going to get a breakdown of it sent to me somehow where I can see everything, right? For- Yes. So, um, yes. So what I can do, I can send you- I'll call you back. ... the information packet. Yeah, I can send you the information packet that, that, that we have access to. It'll at least give a, a brief overview and a, uh, a simple breakdown of everything. And then based off of that, and then if you w- uh, and any other information that you may be able to get from, like, the insurance companies themselves and everything. Between now and the, uh... and... what did I say? It was February 21st. Um, between now and February 21st, if you want to make any final changes, you are allowed to do so. Um- Mm-hmm. After February 21st, uh, you will be locked into at least dental, medical, and vision if you have any of those three. Everything else- Mm-hmm. ... you're free to drop at any time, but those three, medical, dental, vision, you will at least be locked into until open enrollment, uh, until the next open enrollment window. Yeah. So this package you're sending me, uh, I think I might already have it in my hand here. Is it, like, a booklet? It's got a little family sitting on the front of it with a dog? That, that would be it. Yes, sir. Yeah, I already got that. So I wanted you to send me my personal stuff, you know what I mean? What I have- Yeah, un-... Yeah, unfortunately, um, I c-... just because, again, the... where we stand in the process, we're just the enrollment administrator for MAU, and we're not the- Mm-hmm. ... actual insurance company. I... We can't pull anything specific to any one person's, um, policies like that. Um- Mm-hmm. ... the only thing we have is the, is the generic guide that's tailored for everyone. Um, however, I can tell you that you did enroll into everything that MAU offers. Um, so that ma-... You may still be able to get some information out of that base- uh, based off of the fact that you do have everything in that booklet. But again, that is enc- entirely up to you on if you want to try to use that as a resource or if you want to wait until you've... until your policies are effective and everything and then get, uh, get the more detailed breakdown from the insurance companies, and then from there, use that information to make any final decisions. Okay. All righty. So

February 21st is that date, and you said you're thinking, m- uh, by next Monday, my... I might be covered. But I... How do I find out for sure again how to... I mean, even if I see it come out- Yeah. ... the paycheck this week, that, that still doesn't mean- Yeah. ... I'm covered, right, you said? I- i- if you see it come out, if you see it come out the pay- the paycheck this week, then typically, w- in a perfect world, um, that would mean that you're covered next week on the, on the third. Um- Mm-hmm. However, we do understand that sometimes there may be some delays- Or, or- ... glitches or, or something just doesn't- ... process properly. That's why I'm saying, um, just give us a call, uh, next Monday or Tuesday, and- Okay. ... we can, we can check your file at that point to see if, if we... if our system... if everything has recorded that a deduction has been taken and has been forwarded to where it needs to go to properly active, sorry, activate your insurance policy. Okay. And that, and that's- And then we can study that information. Yeah, and then say I am, and it's all good. And but then something happens, I got to go to hospital. Um, w- uh, I would need some kind of card or a code or something at that point, but it probably won't be in the mail by then. Who knows, right? Right. It... I, I can tell you it def-... By next week, it would not, um, because the policy information- Yeah. ... becomes... like, starts getting generated when the policy becomes active, and it typically takes about a week or two for any y- for any typical, like, your regular default ID cards to show up in the mail. Um, when you give us a call, we can check to see if a digital copy of any ID cards are available. If they are, we can send those to you. If for some reason they're not, then we can at least advise that any doctors or whoever you need to go to can give us a call to verify eligibility. Okay, so at the least, just call this number, a doctor, you know? Yeah, at... Yeah, at... at... at the... at the very least, um, if... if, like I said, uh, assuming everything, like, assuming everything else fails, your doctor can always give us a call- Yeah. Right. ... to... to verify whatever they need to verify. Okay, that sounds good. That sounds good. Yeah. Yeah, man, I'm still disappointed in the dental thing that, uh, uh... Yeah. Well, unfortunately... unfortunately, I... Not really doesn't add up, I mean, I'm glad I... I'm... I'm glad I talked to you about this, 'cause that really kind of doesn't really add up too much for the hassle. Whatever, you know what I mean? Uh, and then I... even if I have to just pay outta my pocket, at least I know I'll have my dentist anyway. Right. If he doesn't ac-... If he doesn't accept it anyway, you know, that'd be another reason just not to get it at all. That is- So, I gotta find out that first, I guess, and then if he don't accept it, whatever, just, I'll just try maybe get something on my own somewhere else or something maybe, I guess, or... because that- Possibly. I do... I do- Like, if... if for some reason anything doesn't work out and you need to remove any insurance plans for... for whatever reason, just give us a call back, and we'll help you out with that, okay? Yeah. You're sure that's right though, right? You're sure it's only \$500, that's it? Yeah. Yeah, that's... that's... yeah. You pay \$352 to get \$500 worth of savings. I mean... Well, and you know what? It'd be taken care of in one visit probably, geez, the way everything's so expensive. It... it is entirely possible- Oh, Lordy. ... depending on the service, unfortunately, that is- Like I said, that... that's... that's what MAU offers, so that's what we- You know- ... we gotta inform you of. I appreciate it. I really appreciate all your information, especially that... that free Rx. I like that. I think you're gonna save me a bunch of money there. And that was just from you. Personally, I appreciate it. No problem. Um, all right. So, uh, anything else, Chris? Man, as soon as I hang up, I'm gonna have more questions, but you've answered so many, I'll... I'll... I'll... I'll leave you alone the rest of the day. Well, if you do have any further questions- Appreciate it, Chris. ... just feel free to give us another call. We're here until, uh,

8:00 PM Eastern, uh, so- Mm-hmm. ... yeah, 8:00 PM your time as well, 'cause we're same time zone, so, um- So y'all don't have- Just call me. ... like, a, um, a... a direct line or anything, do you? No, unfortunately I don't. No. Yeah. I hate that how you can't talk to the same person. When you find somebody you can talk to and they can understand and speaks English. You know? Right, well, I... I can tell you- I wish that it go by and talk to you. Yes, sir, I do... I do understand that. I can tell you it's a fairly, uh, we... we are honestly a... a fairly... a fairly small office, so there is a very high chance if you do call back, you will get me, um, but- Yeah, okay. Cool. But if... if... if you don't, I do know that the... the rest of the team, uh, the rest of the team is just... is just as knowledgeable with all of this. They should be able to help you out, and, uh, and if there's anything that they may not be able to... they may not have the answer to at that moment, I know that... that they'll be able to look into their resources and ask for- Figure it out. Yeah. Yeah, get... get... get the information you need. So, yeah, we're- Yeah. Appreciate it. We're all here to help you. We're all here to make sure that this is as smooth and easy for you as possible. I appreciate it, Chris. Thank you so much. No problem. Anything else? That's it, buddy. You have a great day. Same to you. Thanks again for calling. Bye now. All right. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. This is Chris. How can I help you today?

Speaker speaker_1: Hello. Yeah, my name is Chris, too. Um-

Speaker speaker_0: Go ahead.

Speaker speaker_1: ... I have a quick question. I, uh, just started, um, I just got this insurance and I'm not sure when it's, when it's going to kick in. I was wondering if you could let me know that.

Speaker speaker_0: Um, typically, any, uh, any enrollment done would be about a week or two for it to process. Once any processing is complete, you'd start seeing deductions coming out of your checks. Monday following the first deduction is when the policy is effective. Um, I can check your file on our system to see kind of where in the process we are and try to give an idea of, of when things should be going for you based off of that.

Speaker speaker_1: Okay.

Speaker speaker_0: Uh, what staffing company do you work with, sir?

Speaker speaker_1: MAU.

Speaker speaker_0: MAU. And last four of your Social?

Speaker speaker_1: Um, 5955.

Speaker speaker_0: Thanks, Chris. And your last name?

Speaker speaker_1: Clopper, C-L-O-P-P-E-R.

Speaker speaker_0: All right. Can you verify your address and your date of birth for me?

Speaker speaker_1: Yeah. 302 Crestwood Drive, Somerville, 29483. And, uh, 5/6/67.

Speaker speaker_0: Thanks. Your phone number we have on file, 843-324-4643. Is that correct?

Speaker speaker_1: That's it.

Speaker speaker_0: All right. Looking at it, looks like enrollment itself has fully processed. Information has been sent to MAU to start taking deductions, looks like as of yesterday is when that was sent over, meaning at this point, we're just waiting on MAU to start taking those deductions. Um, the first one could possibly be, uh, seen this week, meaning that your policy, uh, uh, could have an effective date of next Monday. But that is entirely dependent on whenever that deduction happens. Unfortunately, since that's handled directly by MAU's payroll team and we're not involved with that, I wouldn't be able to tell you any more than that.

Speaker speaker_1: Huh. That's funny, because when I called them, they said they know nothing, you have to call you.

Speaker speaker_0: Okay. Well, they-

Speaker speaker_1: But, but it sounds like...

Speaker speaker_0: Yeah. They, they may not know like as, as far as like the insurance enrollment process itself, but as far as the deductions happening themselves, that is, that is actually handled by MAU's payroll team.

Speaker speaker_1: Okay. That, they would know that part, yeah. Okay.

Speaker speaker_0: Yeah. Yeah. They, they, they may be able to tell you some information on that. Um, but like I said, the, the earliest that I... Based on the information I see right now, the earliest-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... uh, that I could tell you that it's effective is next Monday on February 3rd, but that is dependent on if you see a deduction out of, uh, paych- out of your paycheck later this week.

Speaker speaker_1: Okay. So anyway, but bottom line, as of right now, I don't have any. I don't have any-

Speaker speaker_0: Yes, yeah. As... Yeah. I can-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... definitely tell you that-

Speaker speaker_1: Because I just got to make s-

Speaker speaker_0: ... at least.

Speaker speaker_1: Yeah, yeah. Like that... I just got to make sure that I, you know, I'm gonna keep mine until I get the next one, you know, and make sure I have no lapse in coverage here.

Speaker speaker_0: Right. Yeah.

Speaker speaker_1: So, um-

Speaker speaker_0: So.

Speaker speaker_1: ... 'cause I have-

Speaker speaker_0: I, I definitely-

Speaker speaker_1: ... my insurance and... Um, can you see like how much is going to come out of my check or you don't know that?

Speaker speaker_0: Uh, that I can tell you. That should be \$73.24-

Speaker speaker_1: Okay.

Speaker speaker_0: ... for everything that you selected.

Speaker speaker_1: Okay. Um, that's every week?

Speaker speaker_0: Uh, yes, sir. It looks like that-

Speaker speaker_1: All right.

Speaker speaker_0: ... is for, uh, medical, dental, vision, life insurance, critical illness, accident coverage, behavioral health, and identity protection, all for you and your spouse, and then short-term disability for just yourself. Um, all that adds up to 73.24.

Speaker speaker_1: Okay. Well, yeah. Um, so I'm glad I could talk to you here, um, because, man, I'll just be honest with you, I, you know, was trying to get a job and all that. I, I filled out so many different things for so many different companies, I forgot what I did for who, you know what I mean?

Speaker speaker_0: No, I understand that.

Speaker speaker_1: Um, so, uh, di- there is a life insurance on there too?

Speaker speaker_0: Yeah. So, um, so you signed up... What... The form that you filled out, um, you selected-

Speaker speaker_1: I think I just maxed everything out, is what I think I did.

Speaker speaker_0: Y- More or less, that's what you did. Um, you did the, uh, yeah, the StayHealthy enhanced medical policy, which is, uh, 44.41 a week. Um, then there's the dental, there's vision, there's, uh, dental's 6.77, vision is 4.35. Life insurance for 2.54 a week. Critical illness for things like, um, any sort of treatments for any sort of major illnesses or major, uh, medical conditions like cancers, major burns, spinal, uh, spinal cord injury, things

like that, uh, for 3.94 a week. Accident coverage for if you get involved in some form of accident that requires the use of covered services like an ambulance ride or an emergency room. Um, it pays towards those on top of what your medical may already do. That's 3.01 a week. Uh, behavioral health or mental health services, therapy, counseling, things like that, for \$1.50. And then identity protection, fairly self-explanatory, just makes sure that you don't get... your, your information doesn't get stolen. And if it does get stolen, um, if something gets past detections, then, uh, the company that handles that, IDX, they work to recover your information and prevent you from any fallout from any fraudulent actions for 2.70 a week.

Speaker speaker_1: Okay. Oh, yeah, that's a lot of information. Um, so o- o- on the life insurance thing, h- how does that, how does that play out? Um...

Speaker speaker_0: Uh, well, it is a term life policy. Um, for you, it is a \$20,000 policy. And then for your, your spouse, it's a \$2,500 policy.

Speaker speaker_1: So, what, what does that mean? Like, so if, if, if s- s- something happens to my wife, what happens then?

Speaker speaker_0: So, so, okay, so effectively, um..... both, both of you have a life insurance policy through, through MAU ba- with, with you enrolling into it. It's a term life policy. Um, if either one of you were to, uh, were to pass away, um, unexpectedly for, for any reason-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... like, uh, that satisfies whatever the conditions under the term life policy may be, um, then whoever you, whoever is named as the beneficiary would receive that benefit amount. Um, if it's you, then the beneficiary would receive \$20,000. If it's your, your spouse, then the beneficiary would receive \$2,500.

Speaker speaker_1: Oh, okay. That's not very much at all but okay. All right. So, yeah. Okay. And, okay. Um, now, all this information you just gave me, you're obviously also reading that off n- of the screen there. H- h- how can I obtain this information? How can I see this myself?

Speaker speaker_0: Uh, so the best thing I could do to give you all that, uh, kind of all at once, I can send you an information packet that goes over all the plans that MAU has to offer. Uh, given that you are effectively currently enrolled into everything available, this will give you some basic information about all the plans that you have. Um, and then anything more detailed, unfortunately, at this moment, we wouldn't be able to, uh... Uh, because, because we're just the enrollment admins for MAU, I won't know anything more detailed than what I've already stated so far. Um, but anything more detailed, uh, you may have to actually wait until the policies themselves go into effect so your policy information and everything can populate and be generated over on the actual insurance carrier side. And they'd be able to tell you more information at that point. Um...

Speaker speaker_1: I see. Yeah, yeah. But who's they? Who, who could tell me more?

Speaker speaker_0: So, so the, the, uh, the actual insurance carriers. So, um, for your medical, uh, the company behind that is 90 Degree Benefits. Uh, your dental, as well as the disability, the life, illness, a- almost everything else, um, except for vision, mental health, and

i- identity stuff, um, everything except for those three is American Public Life. Vision is through MetLife. Uh, behavioral health is actually in-house. That actually is us. That's Benefits In A Card. And then identity protection is a company called IDX. So there are one, two, three, four... It, it, it sounds like a lot. There are five different companies involved, but they only handle certain portions of your insurance. Um...

Speaker speaker_1: Yeah.

Speaker speaker_0: So that, that's, that's why-

Speaker speaker_1: So I'm going to be getting, like, um, five, five different cards in the mail or something?

Speaker speaker_0: Uh, so you'll actually only get three. You'll get one for medical, one for dental, one for vision.

Speaker speaker_1: Okay.

Speaker speaker_0: But the, uh, card for your dental, the, uh, the, the insurance company for that, for the dental plan, also handles a bunch of other plans that you have. So they'd be able to answer a lot of questions for a lot of your insurance policies.

Speaker speaker_1: Okay.

Speaker speaker_0: Um...

Speaker speaker_1: Okay.

Speaker speaker_0: And then the only, the only plan that you're go- that you're not going to get an ID card and you, and you already, you don't already have a, like a phone number for them, because behavioral health is us, so you would just give us a call for any information on that, um, would be your identity protection plan. That's a company called IDX.

Speaker speaker_1: Oh.

Speaker speaker_0: And, um, I should actually be able to pull their phone number for you if you want to write that down.

Speaker speaker_1: Okay, h- now, uh, who's this?

Speaker speaker_0: Uh, this is for the... uh, uh, you signed up for the IDExperts Identity Protection Policy. Um, IDX is the company that handles that policy.

Speaker speaker_1: And what does this, what does this do for me?

Speaker speaker_0: So it protects your personal identifiable information such as like your Social Security number, any passwords for any social media, pretty much anything that can be used to steal your identity and sign up for things or do things under your name. Um, if... IDX will put protections in place around your i- your information to make sure that no one can steal it, and in the unlikely event something does get past their protections, then they em- uh, they have recovery services to reverse any actions taken under your name that were not done by you, and put better... and, uh, and make sure, like, see where there, where, where the

holes were, patch those up, and then prevent you from or protect you from any, uh, fallout from whatever fraudulent actions may have been taken in your name.

Speaker speaker_1: And how much was that, a paycheck?

Speaker speaker_0: Uh, \$2.70.

Speaker speaker_1: 2.70? Okay.

Speaker speaker_0: Yes, sir.

Speaker speaker_1: All right, um, and so the medical though, it, it, you, I forgot what you said, but it's not BlueCross BlueShield, I guess?

Speaker speaker_0: N- no, sir. Um, the medical is through a company called 90 Degree Benefits.

Speaker speaker_1: I've never heard of 'em. I mean, I, I know you probably can't answer this, but, is it good medical insurance? I mean, you know, or is it average, or...

Speaker speaker_0: Yeah, uh, so the only thing I really could tell you is that, um... I mean I, I will t- I can tell you at least it's not, it's not going to work like a BlueCross plan. Um, you do have copays for your, for your care visits. Um, standard doctor's visit, a \$10 copay, specialist, \$50, urgent care, \$60. And then any-

Speaker speaker_1: Well, shoot, well listen, though, I have that right now, I have the, um, marketplace, uh, BlueCross BlueShield and I'm paying \$60 for a doctor's visit, you know, and copays, I'm... Yeah. So it's, so far what you're telling me is even better than what I got now. But this one what I have now is free because I haven't been working, I went back to work.

Speaker speaker_0: Right.

Speaker speaker_1: But see, if I start making money, then it won't be free no more. So, you know what I mean? This, this, this government marketplace thing I'm on.

Speaker speaker_0: Right.

Speaker speaker_1: You know, it won't be free anymore. We got to make so much money, and my wife, she still works, but if we go over that, then they start charging you, I don't know what it is. It's, it's so much to try to figure out here, but, um...

Speaker speaker_0: No, I understand.

Speaker speaker_1: I know once I, I'm starting to work now, so when next year when it comes down, hopefully we won't go over our little number.... but it's prorated anyway. They, they be going a little bit just to charge you a little bit, but so I just need to get, you know, get off of them and get on with you guys because I'm working now. So, you know, in that way... 'Cause I couldn't really take advantage of that zero-cost-

Speaker speaker_0: Right.

Speaker speaker_1: ... you know, health insurance and, and, and I'm making all the money, you know, so, yeah.

Speaker speaker_0: Right. I under-

Speaker speaker_1: Yeah.

Speaker speaker_0: I, I definitely understand.

Speaker speaker_1: Yeah.

Speaker speaker_0: Um.

Speaker speaker_1: Yeah. But so far-

Speaker speaker_0: But, but-

Speaker speaker_1: ... what you said is it sounds a little better than what I got right now. Yeah.

Speaker speaker_0: Okay. And then like your, your preventative care-

Speaker speaker_1: Do they do pretty good with the, um, in prescriptions? I mean...

Speaker speaker_0: Uh, yes. So, um, let's see here. Uh, so it's gonna depend on, depending on what medication it is, if it's a preventative-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... care type medication, um, which that's, that, that is, that's discussed with, like, your doctor is what kind of medication it is. Um, but- ... preventative care, uh, service, like preventative care medications, um, pharmacy, uh, options, so 30-day supply, uh, you've got a \$5 copay for any covered-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... drugs, covered drugs under that. And then if you do a mail order-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... a 90-day supply, it's a \$15 copay for generics like that. Um, and that's only-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... for the preventative care medications. Any of the other medications are handled under, um, a different... Uh, there's effectively two different prescription, like, coverages baked into this medical plan, one for preventative and one for anything else, like antibiotics or-

Speaker speaker_1: Right.

Speaker speaker_0: ... painkillers or anything like that. Um-

Speaker speaker_1: Right. And everything I'm on, I'm on quite, quite a few, and they're all preventative stuff, like, you know, high blood pressure, you know, this, that, and the other.

Speaker speaker_0: Right.

Speaker speaker_1: You know, cholesterol, it's all preventative stuff. Yeah.

Speaker speaker_0: Right. And then if it, and if it's not a preventative medication for any reason, then, um, you have a \$10, \$20, or \$30, uh, copay for generics depending on the level of coverage, which is determined at the pharmacy. If it's a non-generic-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... and, and there's no generic alternative, then you would get a discount, which is, again, calculated at the pharmacy. Um, but that's-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... that's how that would work.

Speaker speaker_1: And you can always go GoodRx. Sometimes that...

Speaker speaker_0: Yeah. That or, um, I do know there's another one, uh, available out there. It's called FreeRx. Um, it, uh... I know, I know for that, now that one is, uh, \$30 a month for, if it's for just your... or yeah, 30 a month for just yourself. I think it's 35 for you and a family member? Um, but if it's covered under that, it's completely free. You have zero out-of-pocket costs for it.

Speaker speaker_1: Now, see, that actually makes sense to me. You're actually g- You're paying them something. I do not understand GoodRx 'cause you, I mean, you go in there and then you just, you get it cheaper. For what? What are they getting out of it? I don't understand where they make their money. You know? It, it always-

Speaker speaker_0: I-

Speaker speaker_1: ... boggle my mind, GoodRx. I don't understand it. Now this FreeRx, I, I kind of understand that. You're buying a plan. I get it, you know? But...

Speaker speaker_0: Yes. Yeah. That's, yeah. That's-

Speaker speaker_1: Do you understand what that GoodRx is? How the can they even do that?

Speaker speaker_0: I'm- I'm honestly not sure. But then again, I've ne- I've never, I've never looked into actually signing up for it myself. But that may just be 'cause I'm, I'm not at the point in my health yet where I have to be on cost-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... insurance, man.

Speaker speaker_1: You sound young. Yeah. When I was your age, I, I didn't care about any stuff. It doesn't matter, you know? I'll be 58 this year. Uh, and as you... Now you start to think

about it all. Oh, Lord.

Speaker speaker_0: Exa- Exactly.

Speaker speaker_1: But, uh, you know.

Speaker speaker_0: I'm start- I'm starting to think about it just a little bit. I, I did just, I do turn 31 in just a couple of, in c- a couple of months here. But, um...

Speaker speaker_1: Come on.

Speaker speaker_0: But, no, I, I-

Speaker speaker_1: Oh, you're so young healthy, bro.

Speaker speaker_0: Yes, sir. Yes, sir. I'm, and I'm grateful for that every day. But, um, but yeah, no, that, the, but like I said, like I said, I don't, I don't know anything about the GoodRx one, um, unfortunately. I do know I've heard about the, the FreeRx though. Um- ... like I said, tw- uh, 30 bucks a month I think it is to just yourself, 35 a month for you and a family member. But if it's covered under that, then you pay nothing if, uh, for that medication. Um, I think-

Speaker speaker_1: Yeah. It's like it's something-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... you look into and just see if, like, what you're taking, will they cover that? And then it'd damn well be worth it, you know?

Speaker speaker_0: Yes, sir. And I, I, I do know, uh, from what I've heard, like, uh, they... If you go to their website, it's freerx.com, they actually have, like, a, a drug lookup. You can plug in your medication and they'll-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... tell you right there, is it covered or not.

Speaker speaker_1: Yeah, yeah. That's the same with... GoodRx is the same thing.

Speaker speaker_0: Yeah.

Speaker speaker_1: GoodRx will, will tell you and they'll tell you where to go get it and how much to pay it costs. So you can go to CVS, Walmart, or Walgreens, you know? You know.

Speaker speaker_0: Okay.

Speaker speaker_1: Yeah. So the same thing. It's just... I understand that one now. That makes sense. They're actually making some money, you know?

Speaker speaker_0: Yeah.

Speaker speaker_1: 'Cause GoodRx, I never understood how they could do, do that. But I mean, you go to the doc, you, you know, you go to the pharmacy and, "Oh, this, it's \$200 for this bottle of medicine." "Oh, well GoodRx you can get it for 35." Like, well, then... And so they just do it for you, like, well, why wouldn't-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Why would anybody pay the \$200? You know? Or... I don't get it. I don't know. Just for asking, you know? I mean... So my, my pharmacy know, I know them so good, they just automatically find the best one. "My insurance is this much," so, "Oh, we'll check GoodRx." Well, that's about the same or it's cheaper. They just put it on that, you know? That's how they work it now.

Speaker speaker_0: Right. Well, hey, at least they're, they're willing to, uh, to work with you and make sure that you get-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... you get the best deal.

Speaker speaker_1: Yeah. I'm glad you told me this. You probably saved me a bunch of money by telling me about this Free, FreeRx. Thank you.

Speaker speaker_0: Quite possibly. But yeah, d- definitely go check them out and then if you, if, uh, should, should be able to sign up easily on their website.

Speaker speaker_1: Mm-hmm. Okay.

Speaker speaker_0: All right.

Speaker speaker_1: All right. So, uh, in conclusion here, I'm sorry to keep you on the phone so long. Uh, but, uh-

Speaker speaker_0: No, you're fine.

Speaker speaker_1: ... in all reality right now, I pretty much don't have this insurance. So just wait until I know I got it. And then, 'cause see, right now also, like, I need to go to the dentist, okay?

Speaker speaker_0: Right.

Speaker speaker_1: And I'll go ahead and call 'cause, you know, that takes forever to get in anyway. As long as I make it a couple weeks out, I guess I'll probably be okay. I should have had the dental by then.

Speaker speaker_0: Um, I would say best, best thing to do probably, um, get with, get with your payroll team, see if there's a way for you to view your pay stubs. Um, whenever you, whenever you see that the-... what, what was it? \$73.24 is... whenever you see that that is coming out of your checks, um-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... do, uh, once you see that happen, give us a call the next Monday or, um, next Monday or Tuesday, and we'll check our system to see if everything has gone through on our end t- to, uh... and we shou- we should be able to confirm if your coverage is active at that point. And, uh, possibly if, uh, if, if we're able to, we might be able to pull up a digital copy of any ID cards and send them on over to you if you need them for anything.

Speaker speaker_1: Yeah, that would be the next thing, if I don't quite have the card or I need to go to the dentist and then I could have something to show them, you know, a number, a code, or whatever, yeah.

Speaker speaker_0: Yes, sir. Yeah. We, we'd be able to... At, at that point we should be able to confirm, like I said, if your coverage is active based on the information that's been, that's been, uh, transmitted through everything. And then once we've confirmed that, we can check to see if a digital copy is a- of any ID cards are available and then from there-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... we'll be able to send that out to you or give that information to you however we need to. That way you have what you need to be able to make any appointments you need.

Speaker speaker_1: Yeah. Okay. Uh, can you tell me anything about the dental at all?

Speaker speaker_0: Uh, yeah. I c- I can. I can tell you some, some basic information at least.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, so-

Speaker speaker_1: Okay.

Speaker speaker_2: You don't want to-

Speaker speaker_0: ... no. There is only a single... Yeah. There is only a single dental plan available through MAU, so unfortunately no other options than this one. Um, but how the dental works, uh, preventative services like your routine cleanings, um, your simple, your general like... I think it's, what, once or twice a year examinations, things like that, um, covered it 100%. No deductible requirement. No, no out-of-pocket costs for you.

Speaker speaker_1: So... For cleanings?

Speaker speaker_0: Yeah. For cleanings and things like that. Your basic services-

Speaker speaker_1: Two cleanings a year? Is that what it says?

Speaker speaker_0: I, I, I think it is two cleanings a year. Let me double-check to see if I have that information. One moment.

Speaker speaker_1: All right.

Speaker speaker_0: Still gotta find... Let's see here.

Speaker speaker_1: Oh, and one real quick question while you're looking. Um, can you go anywhere or there's only certain doctors?

Speaker speaker_0: That... Yeah. You do have to follow a network. Um, I do know that the, uh... Now, unfortunately, while I don't have access to the list of doctors that are part of the network, um, I do know that the medical network, um, and the dental and vision networks as well, uh, those are, uh, pretty much all over the country, so there should be, there should be

someone around you that's part of the network that you can use t-

Speaker speaker_1: Sure.

Speaker speaker_0: ... certain services as well.

Speaker speaker_1: Hopefully my, my dentist I go to is in it. That's... I could probably just call them and ask them if they accept whatever this is.

Speaker speaker_0: Yeah. It's gonna be, um... American Public Life is the insurance company and I... Th- the dental network is called Carington.

Speaker speaker_1: Public Life. Okay. And then, and then what was the other word you said?

Speaker speaker_0: Uh, the network is called Carington, uh, C-A-R-I-N-G-T-O-N.

Speaker speaker_1: Mm-hmm. Carington, that's the network?

Speaker speaker_0: Yeah.

Speaker speaker_1: So if I give my dentist these, this, these two names, they'll be able to say either they accept that or not, right?

Speaker speaker_0: They, they should be able to. Yes, sir.

Speaker speaker_1: Yeah. Let me... Okay. Okay.

Speaker speaker_0: And, um-

Speaker speaker_1: So you're saying...

Speaker speaker_0: Sorry. I, I was just gonna let you know, unfortunately, um, the documentation that I have doesn't give me, uh, doesn't give me any sort of spec- uh, specifics on how many-

Speaker speaker_1: For example-

Speaker speaker_0: ... cleanings do you need or anything like that. Um, but I c- I've told you-

Speaker speaker_1: Well, I'll say this. Okay. So the last insurance I had when I, I worked... I, I did retire from Boeing after 15 years and then I've been off for a couple years. This is telling you my story. And now I'm going back, but anyway, that... what I had there, it really wasn't that great, the dental. It was \$2,000 a year, okay?

Speaker speaker_0: Right.

Speaker speaker_1: And... But the thing is, you didn't, like, go in and, and just burn your \$2,000 down. Every time you went in, you still had a bill. They would pay a portion of it and then they would take some off. You know what I mean? And then they would pay a portion of it and then they... And so it was... Uh, so at the end of the day, as, as long as... You... Whatever you spent at the dentist that year, they would take care of \$2,000 of it, but not up front. So you were still paying. You know, I thought that was kind of weird, but I guess it w- I don't know, I guess people would just use the \$2,000 and that would be it, but... Um, is there...

it almost... If you didn't go much, you really didn't n- didn't get the benefit of it, is what I'm trying to say. You know what I mean?

Speaker speaker_0: Right.

Speaker speaker_1: Because it didn't roll over or nothing.

Speaker speaker_0: No, I get that. Yeah. No. I get that.

Speaker speaker_1: But that wasn't all that good. I was wondering if this might be better.

Speaker speaker_0: Um, so yeah, like I said, uh, th- so like those cleanings and things like that, no, no out-of-pocket costs for you. Um, basic services, so things like a simple, like, extract... like a tooth pull, um, a cavity filling, an X-ray, something like that. Um, now it is still portioned. It's not, uh... What it does is that the, uh, the insurance will pay 80% towards those services after you have met-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... a \$50 deductible.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, but, uh, but like, like I said-

Speaker speaker_1: Okay.

Speaker speaker_0: ... once you pay that \$50 deductible, you do... you get your basic service done, insurance pays 80% of that bill, you pay the remaining 20%. Um...

Speaker speaker_1: Okay. That sounds pretty decent actually.

Speaker speaker_0: Yeah. But, uh, the o- the, the one thing I will say that this, uh... there is something that this, uh... there's a category that this dental plan does not cover and that's any major services. So things like surgeries, root canals, crowns, anything that r- that's, like, major dental work, unfortunately, this dental plan does not touch at all.

Speaker speaker_1: All right. But they'll do, they'll, they'll do an extraction or a cavity?

Speaker speaker_0: Yeah. Extractions as long as it's not, like, a surgical kind of thing and it come- gets into the major, like a major type of service, um, like-... that kind of thing, and then cavity fillings, sim- like, X-rays, just things like that, yeah, basic services like that, they'll cover 80% after you've... the \$50 deductible. Now, there is an annual maximum, just like you were talking about with your, with your previous insurance that I had, a \$2,000 maximum. This one, unfortunately, is a lot lower at the \$500 maximum.

Speaker speaker_1: So it... only \$500? That's it? That's all they're, they're, they're going to-

Speaker speaker_0: That... Yeah, no, these-

Speaker speaker_1: ... help me out, basically?

Speaker speaker_0: ... that's the, uh... Yeah, unfortunately, that is the dental plan that MAU offers that, that we, that we sign you up for. Now, if there's any other dental plans that they may offer, um, it's going to be through, like, a different administrator, and we don't have access to seeing any of that. Um, but that... based on... Like, that's the information that I've got for the dental in- for the dental plan that I can see, at least.

Speaker speaker_1: Geez. Okay, so, and how much was the dental?

Speaker speaker_0: Uh, for you-

Speaker speaker_1: \$6.77 a week?

Speaker speaker_0: Yes, \$6.77 a week.

Speaker speaker_1: What does that add up to a year? I think that's more than \$500, isn't it?

Speaker speaker_0: Let's see. Not sure.

Speaker speaker_3: Probably not.

Speaker speaker_1: How much is 52? What's \$6.77 times 52?

Speaker speaker_0: That... \$10.77 times... Uh, \$3.52.

Speaker speaker_1: Yeah. So now, \$500 minus \$3.52, you know?

Speaker speaker_0: Yeah.

Speaker speaker_1: It's only, like... It's only, like, what, 250 bucks?

Speaker speaker_0: Yeah, about 150... 150 after, uh, a couple-

Speaker speaker_1: About 150 bucks. Yeah, what am I thinking? It's only 150 bucks, I mean, 148 bucks.

Speaker speaker_0: Something like that, yeah. So-

Speaker speaker_1: It's almost not worth the hassle.

Speaker speaker_0: I mean, entirely up to you. Uh, you are still, uh, as a new hire, still well within your window to make any, uh, any final decisions. Um, your-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... your final day to do anything with your insurance is going to be, uh, February 21st.

Speaker speaker_1: Thank you. That's a big one there. Okay, February-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... 21st. And bu- between now and then, I'm going to get a breakdown of it sent to me somehow where I can see everything, right? For-

Speaker speaker_0: Yes. So, um, yes. So what I can do, I can send you-

Speaker speaker_1: I'll call you back.

Speaker speaker_0: ... the information packet. Yeah, I can send you the information packet that, that, that we have access to. It'll at least give a, a brief overview and a, uh, a simple breakdown of everything. And then based off of that, and then if you w- uh, and any other information that you may be able to get from, like, the insurance companies themselves and everything. Between now and the, uh... and... what did I say? It was February 21st. Um, between now and February 21st, if you want to make any final changes, you are allowed to do so. Um-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: After February 21st, uh, you will be locked into at least dental, medical, and vision if you have any of those three. Everything else-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... you're free to drop at any time, but those three, medical, dental, vision, you will at least be locked into until open enrollment, uh, until the next open enrollment window.

Speaker speaker_1: Yeah. So this package you're sending me, uh, I think I might already have it in my hand here. Is it, like, a booklet? It's got a little family sitting on the front of it with a dog?

Speaker speaker_0: That, that would be it. Yes, sir.

Speaker speaker_1: Yeah, I already got that. So I wanted you to send me my personal stuff, you know what I mean? What I have-

Speaker speaker_0: Yeah, un-... Yeah, unfortunately, um, I c-... just because, again, the... where we stand in the process, we're just the enrollment administrator for MAU, and we're not the-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... actual insurance company. I... We can't pull anything specific to any one person's, um, policies like that. Um-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... the only thing we have is the, is the generic guide that's tailored for everyone. Um, however, I can tell you that you did enroll into everything that MAU offers. Um, so that ma-... You may still be able to get some information out of that base- uh, based off of the fact that you do have everything in that booklet. But again, that is enc- entirely up to you on if you want to try to use that as a resource or if you want to wait until you've... until your policies are effective and everything and then get, uh, get the more detailed breakdown from the insurance companies, and then from there, use that information to make any final decisions.

Speaker speaker_1: Okay. All righty. So February 21st is that date, and you said you're thinking, m- uh, by next Monday, my... I might be covered. But I... How do I find out for sure again how to... I mean, even if I see it come out-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... the paycheck this week, that, that still doesn't mean-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... I'm covered, right, you said?

Speaker speaker_0: I- i- if you see it come out, if you see it come out the pay- the paycheck this week, then typically, w- in a perfect world, um, that would mean that you're covered next week on the, on the third. Um-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: However, we do understand that sometimes there may be some delays-

Speaker speaker_1: Or, or-

Speaker speaker_0: ... glitches or, or something just doesn't- ... process properly. That's why I'm saying, um, just give us a call, uh, next Monday or Tuesday, and-

Speaker speaker_1: Okay.

Speaker speaker_0: ... we can, we can check your file at that point to see if, if we... if our system... if everything has recorded that a deduction has been taken and has been forwarded to where it needs to go to properly active, sorry, activate your insurance policy.

Speaker speaker_1: Okay. And that, and that's-

Speaker speaker_0: And then we can study that information.

Speaker speaker_1: Yeah, and then say I am, and it's all good. And but then something happens, I got to go to hospital. Um, w- uh, I would need some kind of card or a code or something at that point, but it probably won't be in the mail by then. Who knows, right?

Speaker speaker_0: Right. It... I, I can tell you it def-... By next week, it would not, um, because the policy information-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... becomes... like, starts getting generated when the policy becomes active, and it typically takes about a week or two for any y- for any typical, like, your regular default ID cards to show up in the mail. Um, when you give us a call, we can check to see if a digital copy of any ID cards are available. If they are, we can send those to you. If for some reason they're not, then we can at least advise that any doctors or whoever you need to go to can give us a call to verify eligibility.

Speaker speaker_1: Okay, so at the least, just call this number, a doctor, you know?

Speaker speaker_0: Yeah, at... Yeah, at... at... at the... at the very least, um, if... if, like I said, uh, assuming everything, like, assuming everything else fails, your doctor can always give us a call-

Speaker speaker_1: Yeah. Right.

Speaker speaker_0: ... to... to verify whatever they need to verify.

Speaker speaker_1: Okay, that sounds good. That sounds good. Yeah. Yeah, man, I'm still disappointed in the dental thing that, uh, uh...

Speaker speaker_0: Yeah. Well, unfortunately... unfortunately, I...

Speaker speaker_4: Not really doesn't add up, I mean, I'm glad I... I'm... I'm glad I talked to you about this, 'cause that really kind of doesn't really add up too much for the hassle.

Speaker speaker_1: Whatever, you know what I mean? Uh, and then I... even if I have to just pay outta my pocket, at least I know I'll have my dentist anyway.

Speaker speaker_0: Right.

Speaker speaker_1: If he doesn't ac-... If he doesn't accept it anyway, you know, that'd be another reason just not to get it at all.

Speaker speaker_0: That is-

Speaker speaker_1: So, I gotta find out that first, I guess, and then if he don't accept it, whatever, just, I'll just try maybe get something on my own somewhere else or something maybe, I guess, or... because that-

Speaker speaker_0: Possibly. I do... I do- Like, if... if for some reason anything doesn't work out and you need to remove any insurance plans for... for whatever reason, just give us a call back, and we'll help you out with that, okay?

Speaker speaker_1: Yeah. You're sure that's right though, right? You're sure it's only \$500, that's it?

Speaker speaker_0: Yeah. Yeah, that's... that's... yeah.

Speaker speaker_1: You pay \$352 to get \$500 worth of savings. I mean... Well, and you know what? It'd be taken care of in one visit probably, geez, the way everything's so expensive.

Speaker speaker_0: It... it is entirely possible-

Speaker speaker_1: Oh, Lordy.

Speaker speaker_0: ... depending on the service, unfortunately, that is- Like I said, that... that's... that's what MAU offers, so that's what we-

Speaker speaker_1: You know-

Speaker speaker_0: ... we gotta inform you of.

Speaker speaker_1: I appreciate it. I really appreciate all your information, especially that... that free Rx. I like that. I think you're gonna save me a bunch of money there. And that was just from you. Personally, I appreciate it.

Speaker speaker_0: No problem. Um, all right. So, uh, anything else, Chris?

Speaker speaker_1: Man, as soon as I hang up, I'm gonna have more questions, but you've answered so many, I'll... I'll... I'll... I'll leave you alone the rest of the day.

Speaker speaker_0: Well, if you do have any further questions-

Speaker speaker_1: Appreciate it, Chris.

Speaker speaker_0: ... just feel free to give us another call. We're here until, uh, 8:00 PM Eastern, uh, so-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... yeah, 8:00 PM your time as well, 'cause we're same time zone, so, um-

Speaker speaker_1: So y'all don't have-

Speaker speaker_0: Just call me.

Speaker speaker_1: ... like, a, um, a... a direct line or anything, do you?

Speaker speaker_0: No, unfortunately I don't.

Speaker speaker_1: No. Yeah. I hate that how you can't talk to the same person. When you find somebody you can talk to and they can understand and speaks English.

Speaker speaker_0: You know? Right, well, I... I can tell you-

Speaker speaker_1: I wish that it go by and talk to you.

Speaker speaker_0: Yes, sir, I do... I do understand that. I can tell you it's a fairly, uh, we... we are honestly a... a fairly... a fairly small office, so there is a very high chance if you do call back, you will get me, um, but-

Speaker speaker_1: Yeah, okay. Cool.

Speaker speaker_0: But if... if... if you don't, I do know that the... the rest of the team, uh, the rest of the team is just... is just as knowledgeable with all of this. They should be able to help you out, and, uh, and if there's anything that they may not be able to... they may not have the answer to at that moment, I know that... that they'll be able to look into their resources and ask for-

Speaker speaker_1: Figure it out. Yeah.

Speaker speaker_0: Yeah, get... get... get the information you need. So, yeah, we're-

Speaker speaker_1: Yeah. Appreciate it.

Speaker speaker_0: We're all here to help you. We're all here to make sure that this is as smooth and easy for you as possible.

Speaker speaker_1: I appreciate it, Chris. Thank you so much.

Speaker speaker_0: No problem. Anything else?

Speaker speaker_1: That's it, buddy. You have a great day.

Speaker speaker_0: Same to you. Thanks again for calling. Bye now.

Speaker speaker_1: All right. Bye-bye.