

Transcript: Estefania

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Full Transcript

Thank you for contacting Benefits in a Card. My name is Stephanie. How can I assist you? Hi. Um, I just received the, a text about the, um, the 30 days till out of my first paycheck for this benefit card thing. Mm-hmm. And I wanted to call and get a little bit of information on it and possibly do it. Okay. So we are the healthcare administrators for different agencies around the nation. So I do need the name of the staffing agency that you work for because different agencies- Okay. ... have different prices and plans. Yeah. It's ATC Healthcare. Okay. Give me one second. Okay. And then what is the last four of your Social? 9171. And your first and last name, please? Morgan Mayer. Mayer's M-A-Y-E-R. Okay. For security purposes, can you verify your address and date of birth? Uh, 228 Edgewood Drive. Is that the one that's used? Um, so it's due to security purposes. I can't really tell you until you verify everything, like your address and date of birth. Okay. Uh, yes. 228 Edgewood Drive, Thomasville, Georgia 31792. Um, and then 5196. Thank you. Yeah. So I do have that address that you just provided. Is that okay to keep it like that? I can put my- Or do you want to change it? Yeah. Yeah. No. I have just recently, um, changed my address. I didn't know if they used the one that was on my driver's license I gave them. Okay. Gotcha. Um, and then is your phone number still the same? The 229-375-6632? Yes. Thank you. And then I have your email address as morgan_elaine11@gmail.com. Is that up to date? Yeah. Okay. Yeah. So it looks like... Let's see if they take care, if they do the auto-enroll. So they don't enroll their members into any of the plans. So if you don't want to enroll into anything, I wouldn't have to do anything. But if you do decide to enroll, you would have to do it within the 30-day mark of receiving your first check, which your deadline for you, it looks like it is on the 11th of April. So you have till the 11th of April to call and actually enroll if you do wanna be enrolled into any of the plans as well as- Okay. ... if you do enroll into any of the medical plans, they are under a IRS regulation called Section 125 that allows you to pay with pre-tax dollars. However, if you do decide to enroll and then cancel or make any changes after your 30-day deadline, um, you wouldn't be able to make these cancellations or changes if you're not within company open enrollment, which for them, I can see, it looks like it's held until December. So if you want, I can go over the plans, um, and then either way, if you're not so sure yet, you have till April the... I believe I said 11th, right? Yeah. Um- The 11th of April. Yeah. This is like the, the same thing that like on the, the paper that like I marked? Um- Yes. Okay. Yeah. Um, if you filled out an enrollment form with all the- Mm-hmm. ... healthcare benefits that they offer, it would be that one. And then depending on how many plans you select, which ones they are depends on how much the weekly deduction is for the selected plans from your paycheck. So you would have weekly deductions be made to keep them active. Okay. Yeah. Could we, um, go over them? Mm-hmm. Yeah. And if you want, um, I was gonna ask you did you want me to send you the benefit guide to your email? That benefit guide- Yeah. ... has all the plans that they offer as

well as the prices to those plans. So if you- Yeah. ... if you want, I can go ahead and send it to your email file. And then as you look over it, I can review it because it's typically ... Actually, I just like wasn't really sure exactly, um, like what different ones meant. Yeah. So I can explain to... I can go over them and explain their differences because- Okay. ... it's pretty, um, simple, but once I go over it, you'll probably understand it a little bit more. But if you want- Yeah. ... I can go ahead and send you that. Yeah. That would work, and I'll look at it while you talk. Gotcha. Okay. Give me one second. Let me go ahead and email that to your email file. All right. Let's see. Okay. I went ahead and emailed that to you. Um, do you mind verifying that you received it? Okay. I got it. All right. Let me know when you're ready. Okay. It's loading. Right. Just a second. Okay. Ready. All right. So they offer different medical plans, it looks like they offer a total of four. Um, the first one that I'm going to go over is the only one that covers both your preventative and hospital indemnity services. By preventative I mean it will cover like a physical, some vaccines, an STD and cancer screening, so like your annual check-ups. And then by hospital indemnity, I mean your actual doctor visits like urgent care, emergency room surgeries, um, doctor visits for sick. So, this plan is called the Stay Healthy MEC Enhanced. Out of the four, this is the only one that covers those two areas. The other three either just cover your preventative or just cover- Hmm. ... your actual, um, doctor visits. So, the Stay Healthy MEC Enhanced is the only one that offers both benefits. It does require you to stay within network, so you can only use their clinics and doctors to receive coverage and it does require copays. So, your, for your primary care visits, you would have to pay a \$10 copay per visit and you're limited to four visits annually per person or ten per family. For specialty care visits, you're limited to four visits annually per person or ten per family and a \$50 copay would be required. For urgent care visits, you're limited to four visits annually per person or ten per family and a \$60 copay per visit is required. Since you get prescrip- since you get coverage with your preventative as well as your hospital indemnity, you get two different carriers when it comes to a pharmacy. Um, for your preventative care, you would go through MedImpact, you would have a 30-day supply for the pharmacy option and you would be required to pay a \$5 copay. Then for the mail-order option, a 90-day supply would be required and then a \$15 copay you would have to provide. Um, and that would be for your generic drugs mail-order option. Um, we also have prescription benefits through Pharmaville. Depending on the generic medication that you get, you can pay up to \$10, \$20, \$30. It just depends on the medication. And for the non-generic, they offer you a discount. This plan also has something called Virtual Urgent Care, which offers medical assistance virtually with medical providers and it covers a flat fee towards your hospital indemnity service. Um, so for surgery in hospital, for example, they cover \$500 per day for a max of a day, so that means if you have a surgery in hospital, they'll cover \$500 and then you would be responsible for the remaining balance. Um, for this plan, if you select the employee coverage, you would be paying a weekly deduction of \$43.81. So, that's the plan that covers your preventative and your hospital indemnity, okay? Okay. Then the second one I'm going to go over is called the Stay Healthy MEC TeleRx. So, the one that's called Stay Healthy only covers preventative services and it does not cover any doctor visits, the sick, urgent care, emergency room, nor surgeries. So, it will only cover those visits such as a physical, some vaccines, some STD and cancer screenings, but it does not cover- Uh-huh. ... your actual doctor visits. If you go to the doctor sick with that plan, you will not have coverage. Um, it does require you to only use their clinics and doctors as well. And you do receive prescription benefits, but only through

MedImpact. This plan also offers a membership with VRF which gives you access to over, the top 90% of generic drugs prescribed in the US and it offers Virtual Urgent Care which offers medical assistance virtually with medical providers. But like I said, your MEC TeleRx Stay Healthy plan is only a preventative plan, okay? It does not cover any doctor visits if you go to the doctor 'cause you got sick. If you select the- Yeah. ... Stay Healthy plan, that would be a weekly deduction of \$16.05 from your paycheck. Then they offer two other plans called the VIPs. There's the VIP Plus and the VIP Prime. These two only cover doctor visits if sick, urgent care, emergency room, surgeries, but they do not cover your preventative services which would be that physical, um- Hmm. ... vaccines, STD and cancer screenings or vice versa. Um- Okay. These two, however, don't require you to stay within the network. With these two, the VIPs, you can actually use providers outside of the network and still be covered as long as they take that insurance. Um, so a network requirement is, is not required. You do receive prescription benefits as well, but through Pharmacoville, which you can pay up to \$10, \$20, \$30, it just depends on the generic medication- Okay. ... and for the non-generic, they offer you a discount. These two plans also do include the Virtual Urgent Care which, like I said earlier, it offers medical assistance virtually with medical providers. Mm-hmm. And then the two VIPs cover a flat fee towards your hospital indemnity service. So, another example again is like the surgeries. The VIP+ would cover \$1,000 per day for a max of a day while the VIP Prime would cover \$2,000 per day for a max of a day. So, the dollar amount that they cover between the VIPs, it just depends 'cause it looks like the VIP Prime covers a little bit more out of pocket towards those services. Um, they cover the same things but the VIP Primes will cover a little bit more. Another example- Wow. ... is for surgery and physicians, the VIP+ covers \$250 per day for a max of two days, while your VIP Prime would cover \$1,000 per day for a max of two days. If you select the VIP+ for employee only, that's \$31.71, and for the VIP Prime it's \$43.41 weekly. Um, so... Okay. Those VIPs, just keep in mind, will only cover your, like doctor visits if you're actually sick, like urgent care and stuff like that, but they don't cover preventative. And the only one- Yeah. ... that would cover both is the MEC Enhanced. Do you have any questions regarding this? Okay. So, um, I, I go to the doctor, um, like once every three months and, um, and then I get, like, Adderall every month. Um, so that would be more of like the VIP one? I'm sorry, you were kind of breaking up a little bit when you were telling me- Oh, sorry. Okay. So I go to the doctor, um, like, once every three months, and then- Mm-hmm. ... I get prescribed Adderall, like, every month. Mm-hmm. Um, so that would be more like of the VIP? Is it, like, uh... Are you going... If I didn't care about the physicals. Does that make sense? Gotcha. Um, just keep in mind, I'm not sure if those visits that you go to are considered preventative though. Yeah, no. I don't think that they would be. Preventative is the, like, the physical and the vaccines, correct? Yes. So physical, like any screenings, colonoscopies, mammograms, birth control, anything that prevents a problem. Oh, okay. Like your annual checkups, those are preventative. Yeah. So I thought the VIP, did you not... Was that not the one that... The 30 and 40 one. So the VIP... Yeah. Um, the VIPs are the ones that cover doctor visits, the state, hospital visits if injured, urgent care. Oh. ... emergency room and surgery. Like, 'cause they are actually like, if you get sick and go to the doctor, that would be through the VIPs. And then if you're actually going to go for checkups, that's preventative 'cause they're just checking- Okay. ... to see that you're up to health. Yeah. That's what I'm saying. Mm-hmm. I don't think that's, that would be considered, like, um, a hospital indemnity. I could be wrong. Yeah. I don't... That, that doesn't sound like it 'cause you said every three

months. Hmm. That sounds more like your checkups and stuff. Um... Yeah. So, so the VIPs would not cover, like, checkups and stuff. Uh, the one that would cover, like, your checkups, like preventative, is the Stay Healthy MEC Tele-RS, which is only preventative, and then the Stay Healthy MEC Enhanced, which is preventative and it's hospital indemnity. Yeah. And those are the ones where, um, only certain doctors will... Correct, yes. Okay. Yeah. So I'll have to look into it and see. And then what insu- what is the insurance called? Uh, so it's two different carriers. So if you go with the Stay Healthy MEC Tele-RS- Oh. ... it's 90 Degrees. Okay. The carrier is called 90 Degrees. If you go with the two VIPs, it's American Public Life. Okay. But if you go with the MEC Enhanced, remember that I told you that with the ME- MEC Enhanced, it offers both benefits, preventative and hospital indemnity? Mm-hmm. But it requires cold case and for you to stay within the network. Since it offers two carriers, two different benefits, preventative and hospital indemnity, you would have two carriers, which is 90 Degrees and APL. For preventative, of course, you would go with 90 Degrees. With American Public Life... With, um, hospital indemnity you would go with APL, which is American Public Life. So you get both carriers with the MEC Enhanced because it offers both benefits. Okay. And then the other t- the other three, you would get one or the other. Yeah. VIPs, APL, um, Stay Healthy, 90 Degrees. Then MEC Enhanced is 90 Degrees and APL. Okay. Um, then- And then just keep in mind if you do enroll, the medical plans are the only ones under that IRS regulation, which means that you can pay the plans with pre-tax dollars. However, if you do enroll and later on want to cancel or make changes to your plan, like let's say you enroll by yourself and then later on you want to add your spouse or you want to add your child or you want to add your family, to make those changes to those plans, you do have to be within a... within the 30 days, m- meaning nothing passing April the 11th or be within company open enrollment, which for them is not done until December. Okay. That's when they have their com- their company open enrollment. Um, but every other plan, if you do enroll, you still would have to do it within the 30 days. So nothing passing- Hmm. ... the 11th of April. But to drop them, like dental, vision, term life, group accident, all of those other ones, the additional ones, you could cancel them at any time. But to add- Okay. ... to make changes or to actually enroll, you would have to do it within that timeframe. Or if you enroll into the medical plans, you would have to drop them before the 11th. 'Cause let's say the 12th comes around and they're going to tell you- Mm-hmm. ... "Unfortunately, since we're... it's under the restriction, you can't cancel it until the next company open enrollment," which you would have to call, which is how it is. Yeah. Until December, so you're kind of like, would be kind of stuck with them for like- Yeah. ... parts of the year. Um, but did you have any questions regarding any of that? I was also going to tell you, since we're just the healthcare administrators, we don't have the list of the providers, but I could definitely provide you the phone number and their website, um, just in case- Okay. ... you want to check to see if... who's around that can take that insurance, 'cause I know a lot of times people do want to use their specific doctors. I know some people are like that. Um, and they usually ask for the number just to see if they're within network. So you would just have to call that number and then see. Yeah. Um, yeah, I would like that number. Um, and then I also had a question about, like, the dental insurance. Yeah. Um... So they only offer one. There's only one that they offer. Um, they don't have to choose from when it comes to the add-ons such as dental and vision. Oh. For dental, a preventative visit is covered at 100%. Something basic like a cleansing of the teeth is covered at 80%. Oh. Basic restorative, so if they got to fill in a cavity, that's covered at 80%. Okay.

X-rays are also covered at 80%. And with the dental plan you have an annual maximum of \$500. Um, with dental you would have to pay a one-time deductible depending on the level of coverage that you choose. Oh. So if you-The employee plan, the individual plan, that would be \$50.00. But if you choose the family plan, it would be a \$150.00. Okay. That deductible you only have to pay once though. And for the employee plan that's \$3.64 weekly from your paycheck. Okay. And then that one-time deductible? Correct, mm-hmm. Okay. Um... Did, you said there's only one? Or there's- Yeah. There's only one. Okay. We only offer one dental plan, one vision plan- Yeah. ... one short-term disability, term life, behavior health, 24 group hour... The only one that there is to choose from is the medical ones, which would be the- Okay. ... two VIPs and then the two MECs. Okay. And then, um, you said that whenever I was ready to choose I would, uh, call back and then... Mm-hmm. We could do the enrollment- Okay. ... over the phone. And it typically takes one or two weeks for your staff and agency to start processing the first deduction. Once they do the first deduction from your paycheck, the following Monday- Ah. ... your plans become active. So once you enroll, they don't start right away. You would have to wait on the deduction from them. Okay. Mm-hmm. All right, perfect. Well, yeah, um, is the number... You're going to email the number or- No, I can provide it already. Okay. Mm-hmm. And then let me know when you're ready. Okay. And then it's going to be 800... Okay, 800... 457... ... 457... 1403. 1403. Okay. That's the number for the providers, um, if you want to know if there's providers that take their insurance in your area. Okay. All right. Well, thank you so much. You've been a great help. You're welcome. I hope you have a great day. Yeah. Just keep in mind that that would be your deadline, the April the 11th. Okay? Okay. And we're open from 8:00 AM up until 8:00 PM Monday through Friday Eastern Time. So I believe it's... 'Cause it's 1:54, I'm pretty sure you guys have the same time we do. Yeah. Mm-hmm. Okay. Well, thank you. All right. Have a good day. Thank you. You too.

Conversation Format

Speaker speaker_0: Thank you for contacting Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker_1: Hi. Um, I just received the, a text about the, um, the 30 days till out of my first paycheck for this benefit card thing.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And I wanted to call and get a little bit of information on it and possibly do it.

Speaker speaker_0: Okay. So we are the healthcare administrators for different agencies around the nation. So I do need the name of the staffing agency that you work for because different agencies-

Speaker speaker_1: Okay.

Speaker speaker_0: ... have different prices and plans.

Speaker speaker_1: Yeah. It's ATC Healthcare.

Speaker speaker_0: Okay. Give me one second. Okay. And then what is the last four of your Social?

Speaker speaker_1: 9171.

Speaker speaker_0: And your first and last name, please?

Speaker speaker_1: Morgan Mayer. Mayer's M-A-Y-E-R.

Speaker speaker_0: Okay. For security purposes, can you verify your address and date of birth?

Speaker speaker_1: Uh, 228 Edgewood Drive. Is that the one that's used?

Speaker speaker_0: Um, so it's due to security purposes. I can't really tell you until you verify everything, like your address and date of birth.

Speaker speaker_1: Okay. Uh, yes. 228 Edgewood Drive, Thomasville, Georgia 31792. Um, and then 5196.

Speaker speaker_0: Thank you. Yeah. So I do have that address that you just provided. Is that okay to keep it like that?

Speaker speaker_1: I can put my-

Speaker speaker_0: Or do you want to change it?

Speaker speaker_1: Yeah. Yeah. No. I have just recently, um, changed my address. I didn't know if they used the one that was on my driver's license I gave them.

Speaker speaker_0: Okay. Gotcha. Um, and then is your phone number still the same? The 229-375-6632?

Speaker speaker_1: Yes.

Speaker speaker_0: Thank you. And then I have your email address as morgan_elaine11@gmail.com. Is that up to date?

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay.

Speaker speaker_1: Yeah.

Speaker speaker_0: So it looks like... Let's see if they take care, if they do the auto-enroll. So they don't enroll their members into any of the plans. So if you don't want to enroll into anything, I wouldn't have to do anything. But if you do decide to enroll, you would have to do it within the 30-day mark of receiving your first check, which your deadline for you, it looks like it is on the 11th of April. So you have till the 11th of April to call and actually enroll if you do wanna be enrolled into any of the plans as well as-

Speaker speaker_1: Okay.

Speaker speaker_0: ... if you do enroll into any of the medical plans, they are under a IRS regulation called Section 125 that allows you to pay with pre-tax dollars. However, if you do decide to enroll and then cancel or make any changes after your 30-day deadline, um, you wouldn't be able to make these cancellations or changes if you're not within company open enrollment, which for them, I can see, it looks like it's held until December. So if you want, I can go over the plans, um, and then either way, if you're not so sure yet, you have till April the... I believe I said 11th, right?

Speaker speaker_1: Yeah. Um-

Speaker speaker_0: The 11th of April.

Speaker speaker_1: Yeah. This is like the, the same thing that like on the, the paper that like I marked? Um-

Speaker speaker_0: Yes.

Speaker speaker_1: Okay. Yeah.

Speaker speaker_0: Um, if you filled out an enrollment form with all the-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... healthcare benefits that they offer, it would be that one. And then depending on how many plans you select, which ones they are depends on how much the weekly deduction is for the selected plans from your paycheck. So you would have weekly deductions be made to keep them active.

Speaker speaker_1: Okay. Yeah. Could we, um, go over them?

Speaker speaker_0: Mm-hmm. Yeah. And if you want, um, I was gonna ask you did you want me to send you the benefit guide to your email? That benefit guide-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... has all the plans that they offer as well as the prices to those plans. So if you-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... if you want, I can go ahead and send it to your email file. And then as you look over it, I can review it because it's typically

Speaker speaker_2: ... Actually, I just like wasn't really sure exactly, um, like what different ones meant.

Speaker speaker_0: Yeah. So I can explain to... I can go over them and explain their differences because-

Speaker speaker_1: Okay.

Speaker speaker_0: ... it's pretty, um, simple, but once I go over it, you'll probably understand it a little bit more. But if you want-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... I can go ahead and send you that.

Speaker speaker_1: Yeah. That would work, and I'll look at it while you talk.

Speaker speaker_0: Gotcha. Okay. Give me one second. Let me go ahead and email that to your email file. All right. Let's see. Okay. I went ahead and emailed that to you. Um, do you mind verifying that you received it?

Speaker speaker_1: Okay. I got it.

Speaker speaker_0: All right. Let me know when you're ready.

Speaker speaker_1: Okay. It's loading. Right. Just a second. Okay. Ready.

Speaker speaker_0: All right. So they offer different medical plans, it looks like they offer a total of four. Um, the first one that I'm going to go over is the only one that covers both your preventative and hospital indemnity services. By preventative I mean it will cover like a physical, some vaccines, an STD and cancer screening, so like your annual check-ups. And then by hospital indemnity, I mean your actual doctor visits like urgent care, emergency room surgeries, um, doctor visits for sick. So, this plan is called the Stay Healthy MEC Enhanced. Out of the four, this is the only one that covers those two areas. The other three either just cover your preventative or just cover-

Speaker speaker_3: Hmm.

Speaker speaker_0: ... your actual, um, doctor visits. So, the Stay Healthy MEC Enhanced is the only one that offers both benefits. It does require you to stay within network, so you can only use their clinics and doctors to receive coverage and it does require copays. So, your, for your primary care visits, you would have to pay a \$10 copay per visit and you're limited to four visits annually per person or ten per family. For specialty care visits, you're limited to four visits annually per person or ten per family and a \$50 copay would be required. For urgent care visits, you're limited to four visits annually per person or ten per family and a \$60 copay per visit is required. Since you get prescrip- since you get coverage with your preventative as well as your hospital indemnity, you get two different carriers when it comes to a pharmacy. Um, for your preventative care, you would go through MedImpact, you would have a 30-day supply for the pharmacy option and you would be required to pay a \$5 copay. Then for the mail-order option, a 90-day supply would be required and then a \$15 copay you would have to provide. Um, and that would be for your generic drugs mail-order option. Um, we also have prescription benefits through Pharmaville. Depending on the generic medication that you get, you can pay up to \$10, \$20, \$30. It just depends on the medication. And for the non-generic, they offer you a discount. This plan also has something called Virtual Urgent Care, which offers medical assistance virtually with medical providers and it covers a flat fee towards your hospital indemnity service. Um, so for surgery in hospital, for example, they cover \$500 per day for a max of a day, so that means if you have a surgery in hospital, they'll cover \$500 and then you would be responsible for the remaining balance. Um, for this plan, if you select the employee coverage, you would be paying a weekly deduction of \$43.81. So, that's the plan that covers your preventative and your hospital indemnity, okay?

Speaker speaker_3: Okay.

Speaker speaker_0: Then the second one I'm going to go over is called the Stay Healthy MEC TeleRx. So, the one that's called Stay Healthy only covers preventative services and it does not cover any doctor visits, the sick, urgent care, emergency room, nor surgeries. So, it will only cover those visits such as a physical, some vaccines, some STD and cancer screenings, but it does not cover-

Speaker speaker_3: Uh-huh.

Speaker speaker_0: ... your actual doctor visits. If you go to the doctor sick with that plan, you will not have coverage. Um, it does require you to only use their clinics and doctors as well. And you do receive prescription benefits, but only through MedImpact. This plan also offers a membership with VRF which gives you access to over, the top 90% of generic drugs prescribed in the US and it offers Virtual Urgent Care which offers medical assistance virtually with medical providers. But like I said, your MEC TeleRx Stay Healthy plan is only a preventative plan, okay? It does not cover any doctor visits if you go to the doctor 'cause you got sick. If you select the-

Speaker speaker_3: Yeah.

Speaker speaker_0: ... Stay Healthy plan, that would be a weekly deduction of \$16.05 from your paycheck. Then they offer two other plans called the VIPs. There's the VIP Plus and the VIP Prime. These two only cover doctor visits if sick, urgent care, emergency room, surgeries, but they do not cover your preventative services which would be that physical, um-

Speaker speaker_3: Hmm.

Speaker speaker_0: ... vaccines, STD and cancer screenings or vice versa. Um-

Speaker speaker_3: Okay.

Speaker speaker_0: These two, however, don't require you to stay within the network. With these two, the VIPs, you can actually use providers outside of the network and still be covered as long as they take that insurance. Um, so a network requirement is, is not required. You do receive prescription benefits as well, but through Pharmacoville, which you can pay up to \$10, \$20, \$30, it just depends on the generic medication-

Speaker speaker_3: Okay.

Speaker speaker_0: ... and for the non-generic, they offer you a discount. These two plans also do include the Virtual Urgent Care which, like I said earlier, it offers medical assistance virtually with medical providers.

Speaker speaker_3: Mm-hmm.

Speaker speaker_0: And then the two VIPs cover a flat fee towards your hospital indemnity service. So, another example again is like the surgeries. The VIP+ would cover \$1,000 per day for a max of a day while the VIP Prime would cover \$2,000 per day for a max of a day. So, the dollar amount that they cover between the VIPs, it just depends 'cause it looks like the VIP Prime covers a little bit more out of pocket towards those services. Um, they cover the

same things but the VIP Primes will cover a little bit more. Another example-

Speaker speaker_3: Wow.

Speaker speaker_0: ... is for surgery and physicians, the VIP+ covers \$250 per day for a max of two days, while your VIP Prime would cover \$1,000 per day for a max of two days. If you select the VIP+ for employee only, that's \$31.71, and for the VIP Prime it's \$43.41 weekly. Um, so...

Speaker speaker_3: Okay.

Speaker speaker_0: Those VIPs, just keep in mind, will only cover your, like doctor visits if you're actually sick, like urgent care and stuff like that, but they don't cover preventative. And the only one-

Speaker speaker_3: Yeah.

Speaker speaker_0: ... that would cover both is the MEC Enhanced. Do you have any questions regarding this?

Speaker speaker_3: Okay. So, um, I, I go to the doctor, um, like once every three months and, um, and then I get, like, Adderall every month. Um, so that would be more of like the VIP one?

Speaker speaker_0: I'm sorry, you were kind of breaking up a little bit when you were telling me-

Speaker speaker_1: Oh, sorry.

Speaker speaker_0: Okay.

Speaker speaker_1: So I go to the doctor, um, like, once every three months, and then-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... I get prescribed Adderall, like, every month.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Um, so that would be more like of the VIP?

Speaker speaker_0: Is it, like, uh... Are you going...

Speaker speaker_1: If I didn't care about the physicals. Does that make sense?

Speaker speaker_0: Gotcha. Um, just keep in mind, I'm not sure if those visits that you go to are considered preventative though.

Speaker speaker_1: Yeah, no. I don't think that they would be. Preventative is the, like, the physical and the vaccines, correct?

Speaker speaker_0: Yes. So physical, like any screenings, colonoscopies, mammograms, birth control, anything that prevents a problem.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: Like your annual checkups, those are preventative.

Speaker speaker_1: Yeah. So I thought the VIP, did you not... Was that not the one that... The 30 and 40 one.

Speaker speaker_0: So the VIP... Yeah. Um, the VIPs are the ones that cover doctor visits, the state, hospital visits if injured, urgent care.

Speaker speaker_1: Oh.

Speaker speaker_0: ... emergency room and surgery. Like, 'cause they are actually like, if you get sick and go to the doctor, that would be through the VIPs. And then if you're actually going to go for checkups, that's preventative 'cause they're just checking-

Speaker speaker_1: Okay.

Speaker speaker_0: ... to see that you're up to health.

Speaker speaker_1: Yeah.

Speaker speaker_0: That's what I'm saying.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: I don't think that's, that would be considered, like, um, a hospital indemnity. I could be wrong.

Speaker speaker_1: Yeah.

Speaker speaker_0: I don't... That, that doesn't sound like it 'cause you said every three months.

Speaker speaker_1: Hmm.

Speaker speaker_0: That sounds more like your checkups and stuff. Um...

Speaker speaker_1: Yeah.

Speaker speaker_0: So, so the VIPs would not cover, like, checkups and stuff. Uh, the one that would cover, like, your checkups, like preventative, is the Stay Healthy MEC Tele-RS, which is only preventative, and then the Stay Healthy MEC Enhanced, which is preventative and it's hospital indemnity.

Speaker speaker_1: Yeah. And those are the ones where, um, only certain doctors will...

Speaker speaker_0: Correct, yes.

Speaker speaker_1: Okay. Yeah. So I'll have to look into it and see. And then what insu- what is the insurance called?

Speaker speaker_0: Uh, so it's two different carriers. So if you go with the Stay Healthy MEC Tele-RS-

Speaker speaker_1: Oh.

Speaker speaker_0: ... it's 90 Degrees.

Speaker speaker_1: Okay.

Speaker speaker_0: The carrier is called 90 Degrees. If you go with the two VIPs, it's American Public Life.

Speaker speaker_1: Okay.

Speaker speaker_0: But if you go with the MEC Enhanced, remember that I told you that with the ME- MEC Enhanced, it offers both benefits, preventative and hospital indemnity?

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: But it requires cold case and for you to stay within the network. Since it offers two carriers, two different benefits, preventative and hospital indemnity, you would have two carriers, which is 90 Degrees and APL. For preventative, of course, you would go with 90 Degrees. With American Public Life... With, um, hospital indemnity you would go with APL, which is American Public Life. So you get both carriers with the MEC Enhanced because it offers both benefits.

Speaker speaker_1: Okay.

Speaker speaker_0: And then the other t- the other three, you would get one or the other.

Speaker speaker_1: Yeah.

Speaker speaker_0: VIPs, APL, um, Stay Healthy, 90 Degrees. Then MEC Enhanced is 90 Degrees and APL.

Speaker speaker_1: Okay. Um, then-

Speaker speaker_0: And then just keep in mind if you do enroll, the medical plans are the only ones under that IRS regulation, which means that you can pay the plans with pre-tax dollars. However, if you do enroll and later on want to cancel or make changes to your plan, like let's say you enroll by yourself and then later on you want to add your spouse or you want to add your child or you want to add your family, to make those changes to those plans, you do have to be within a... within the 30 days, m- meaning nothing passing April the 11th or be within company open enrollment, which for them is not done until December.

Speaker speaker_1: Okay.

Speaker speaker_0: That's when they have their com- their company open enrollment. Um, but every other plan, if you do enroll, you still would have to do it within the 30 days. So nothing passing-

Speaker speaker_1: Hmm.

Speaker speaker_0: ... the 11th of April. But to drop them, like dental, vision, term life, group accident, all of those other ones, the additional ones, you could cancel them at any time. But to add-

Speaker speaker_1: Okay.

Speaker speaker_0: ... to make changes or to actually enroll, you would have to do it within that timeframe. Or if you enroll into the medical plans, you would have to drop them before the 11th. 'Cause let's say the 12th comes around and they're going to tell you-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... "Unfortunately, since we're... it's under the restriction, you can't cancel it until the next company open enrollment," which you would have to call, which is how it is.

Speaker speaker_1: Yeah.

Speaker speaker_0: Until December, so you're kind of like, would be kind of stuck with them for like-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... parts of the year. Um, but did you have any questions regarding any of that? I was also going to tell you, since we're just the healthcare administrators, we don't have the list of the providers, but I could definitely provide you the phone number and their website, um, just in case-

Speaker speaker_1: Okay.

Speaker speaker_0: ... you want to check to see if... who's around that can take that insurance, 'cause I know a lot of times people do want to use their specific doctors. I know some people are like that. Um, and they usually ask for the number just to see if they're within network. So you would just have to call that number and then see.

Speaker speaker_1: Yeah. Um, yeah, I would like that number. Um, and then I also had a question about, like, the dental insurance.

Speaker speaker_0: Yeah.

Speaker speaker_1: Um...

Speaker speaker_0: So they only offer one. There's only one that they offer. Um, they don't have to choose from when it comes to the add-ons such as dental and vision.

Speaker speaker_1: Oh.

Speaker speaker_0: For dental, a preventative visit is covered at 100%. Something basic like a cleansing of the teeth is covered at 80%.

Speaker speaker_1: Oh.

Speaker speaker_0: Basic restorative, so if they got to fill in a cavity, that's covered at 80%.

Speaker speaker_1: Okay.

Speaker speaker_0: X-rays are also covered at 80%. And with the dental plan you have an annual maximum of \$500. Um, with dental you would have to pay a one-time deductible

depending on the level of coverage that you choose.

Speaker speaker_1: Oh.

Speaker speaker_0: So if you-The employee plan, the individual plan, that would be \$50.00. But if you choose the family plan, it would be a \$150.00.

Speaker speaker_1: Okay.

Speaker speaker_0: That deductible you only have to pay once though. And for the employee plan that's \$3.64 weekly from your paycheck.

Speaker speaker_1: Okay. And then that one-time deductible?

Speaker speaker_0: Correct, mm-hmm.

Speaker speaker_1: Okay. Um... Did, you said there's only one? Or there's-

Speaker speaker_0: Yeah. There's only one.

Speaker speaker_1: Okay.

Speaker speaker_0: We only offer one dental plan, one vision plan-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... one short-term disability, term life, behavior health, 24 group hour... The only one that there is to choose from is the medical ones, which would be the-

Speaker speaker_1: Okay.

Speaker speaker_0: ... two VIPs and then the two MECs.

Speaker speaker_1: Okay. And then, um, you said that whenever I was ready to choose I would, uh, call back and then...

Speaker speaker_0: Mm-hmm. We could do the enrollment-

Speaker speaker_1: Okay.

Speaker speaker_0: ... over the phone. And it typically takes one or two weeks for your staff and agency to start processing the first deduction. Once they do the first deduction from your paycheck, the following Monday-

Speaker speaker_1: Ah.

Speaker speaker_0: ... your plans become active. So once you enroll, they don't start right away. You would have to wait on the deduction from them.

Speaker speaker_1: Okay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: All right, perfect. Well, yeah, um, is the number... You're going to email the number or-

Speaker speaker_0: No, I can provide it already.

Speaker speaker_1: Okay.

Speaker speaker_0: Mm-hmm. And then let me know when you're ready.

Speaker speaker_1: Okay.

Speaker speaker_0: And then it's going to be 800...

Speaker speaker_1: Okay, 800...

Speaker speaker_0: 457...

Speaker speaker_1: ... 457...

Speaker speaker_0: 1403.

Speaker speaker_1: 1403. Okay.

Speaker speaker_0: That's the number for the providers, um, if you want to know if there's providers that take their insurance in your area.

Speaker speaker_1: Okay. All right. Well, thank you so much. You've been a great help.

Speaker speaker_0: You're welcome. I hope you have a great day.

Speaker speaker_1: Yeah.

Speaker speaker_0: Just keep in mind that that would be your deadline, the April the 11th. Okay?

Speaker speaker_1: Okay.

Speaker speaker_0: And we're open from 8:00 AM up until 8:00 PM Monday through Friday Eastern Time. So I believe it's... 'Cause it's 1:54, I'm pretty sure you guys have the same time we do.

Speaker speaker_1: Yeah.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Okay. Well, thank you.

Speaker speaker_0: All right.

Speaker speaker_1: Have a good day.

Speaker speaker_0: Thank you. You too.