

Transcript: Estefania

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Full Transcript

Thank you for calling Benefits 10-0 Card. My name is Stephanie. How can I assist you? Hi, my name is Alexandria Kendrick and I just need to make some changes to my benefits. I put the wrong Social Security and I'd like to select something different. Okay. Um, what staffing agency are you with? CRC Staffing Agency. And then what are the last four of your Social? 4337. Okay. And your first and last name? Um, Alexandria Kendrick. Okay. Okay, for security purposes, do you mind verifying the address that I have as well as your date of birth? 103 Huntington Drive, Augusta, Georgia 30909. My birthday is January the 5th, 1995. Okay. Yep. Okay, and then what were you trying to change? So I have the medical s- the what I, what I selected for the medical, I would like to change and just let's, and just for you to explain to me the difference between a VIP Standard and the VIP Plus. Okay, yeah. So if you want, I can go ahead and explain that to you. Yes. Um, so let me pull up your guide. So technically, um, both the VIP Standard and the VIP Plus, those two are your hospital indemnity plans, meaning they're only gonna cover your doctor visits that's sick, hospital visits that's injured, urgent care, emergency room, and even some surgeries. However, they don't cover your preventative services, which is considered like a physical, some vaccines, your STD and cancer screening. That's not covered with the VIPs, only your actual hospital indemnity services. And with the two VIPs, being the Standard and the Plus, you're not required to stay within the network. You can be outside of the network as long as they take that insurance. Um, you do receive prescription coverage through th- the same carrier, which is Pharmaville. Depending on the generic medication that you get, depends on how much you spend, you can pay up to \$10, 20, or 30, and for the non-generic, they do offer you a discount. Both plans include the virtual urgent care, which offers medical assistance virtually with medical providers. The main difference between the VIP Standard and the Plus is that the Standard does not cover intensive care unit benefit, rehabilitation benefit, nor preventative surgery, while your VIP Plus does, and the VIP Plus does cover you a little bit more in dollar amount when it comes to the flat fee of what they cover. So for example, hospital admission benefit, the Standard only covers a flat fee of \$500 per day for a max of a day. So let's say your bill's \$1,000, they would cover a flat fee of 500, you would be responsible for the remaining balance. Then for the VIP Plus- Okay. ... same thing, they'll cover a flat fee, but for that one they'll cover \$1,000 per day for a max of a day. So they would actually, if your bill was to be 1,000, they would cover the whole bill. Um- So that's- So it really depends on how much of a dollar amount you want them to cover. It looks like the VIP Plus covers a little bit more because also for hospital confinement, Standard only covers \$50 per day for a max of 30 days. VIP Plus covers \$100 per day for a max of 30 days. Intensive care, the Standard doesn't cover, VIP Plus covers \$200 per day for a max of 20 days. Rehabilitation, Standard does not cover, while the VIP Plus does cover and they cover a flat fee of \$50 per day for a max of 30 days. Surgery and

hospital, the Standard covers a flat fee of 250 do- \$250 per day for a max of a day, while your VIP Plus would cover \$1,000 per day for a max of one day. So it looks like really in dollar amount and how much you want them to cover- Okay. ... as well as if you're interested in for them to cover intensive care, rehabilitation, and preventive surgery. Looks like the VIP Plus covers that while the Standard doesn't. If you select the Standard, that would be a weekly deduction from your paycheck of \$17.73 weekly, or if you select the VIP Plus, it would be a weekly deduction of \$31.71. Um, so that's the differences between those two. That the two of them are hospital indemnity, which is their similarity, they don't require you to be within the network, um, same carrier when it comes to the pharmacy, same additional services. The only difference is that the Standard doesn't cover intensive care, rehabilitation, preventive surgery, and- So what are, for instance, I don't go to the ICU or the rehabilitation, so what is the preventative surgery? Can you give me an example of that? Mm, I'm not really sure what they would consider preventative, but I know preventative means anything before a problem starts. Okay, I don't really... I'm, I'm in pretty good health, so I don't really, um... I don't really go to the doctor really except for annual checkups and then I do like my dental teeth cleaning, but that's really all I go to the doctor for. Um... And then I was gonna tell you that the one that you currently have would cover like your annuals and stuff. It does require you to stay within the network. The VIPs don't cover that area though, like your checkups and, 'cause that's considered more like preventative services 'cause you're not actually sick. It's just to see if you're up to health. So the VIPs don't cover that side. Um, the one, the only plan that they have, 'cause they have a total of four medical plans, the two that I just went over, the one that you currently are enrolled in, and then the fourth plan is called the Stay Healthy and NAC Enhanced. That one, out of the four, is the only one that would cover both benefits, which is the one that you currently have, which is your preventative, and it would also cover your hospital indemnity, which is what the VIP covers. And how much is that s... How much is that 0? That one requires you to stay within... I was going to tell you, that one requires you to stay with a network as well, so you can only use their clinics and doctors, and it also requires copays compared to the others that don't. So with the MEC Enhanced, the one that offers both benefits, you have to stay with a network and you have copays. So for primary care visits, a \$10 copay per visit would be required. You would be limited to four visits annually per person or 10 per family. For specialty care visits, a \$50 copay per visit is required. You would also be limited to four visits annually per person or 10 per family. When it comes to your urgent care, a \$60 copay per visit would be required. You would be limited to four visits annually per person or 10 per family. Um, it does require you to stay with a network, and you get, get two prescription benefits through different carriers. For your generic, um, preventive prescriptions it would be through Medimpact. Y... For pharmacy option you have 30-day supply and a \$5 copay would be required. Mail order option have a 90-day supply and a \$15 copay is required. You also get prescription benefits through PharmVille. Depending on the generic medication that you get, depends on how much you spend, but the non-generics, they do offer discounts. It also includes the virtual urgent care and they also cover a flat fee towards your hospital indemnity services. Um, and it looks like they also cover group accident. If you select the Stay Healthy MEC Enhanced, which is the only plan that covers both your preventative and hospital indemnity for employee only, that's a weekly deduction of \$36.23. Okay. Um, so that was a lot of information. Um, I think, um... So just keep in mind that two VIPs only cover your actual, like, doctor visits if you get sick or go to the doctor. So that is a... I

s- But they don't cover your annuals nor checkups. Hmm. The one that you have right now only covers your, like, annuals or checkups, but they don't cover any doctor visits. Mm-hmm. And then the one that I just went over that's called Stay Healthy MEC Enhanced, that one covers those benefits, but it requires copays and in-network. Okay. Um... And that one's 36.23, the one that covers both areas. Uh, the VIP Standard, which is the basic one, that one's 17.73, and then the plus is 31.71. Okay. Well, um, what would you suggest? 'Cause I don't really go to the doc. I don't really... Nothing... The... I think what you said, the preventative care, I don't really, um... Use that? Yeah. So I'm not really allowed to give recommendations, but I can tell you that the VIPs are the ones that only cover doctor visits, sick, or if you go to the urgent care, emergency room, um, hospital, if injured. They don't cover, like, your checkups or annuals though, um, so if you don't go to that, maybe the VIPs... But like I said, eh, they wouldn't cover, like, a physical, um, your vaccines, 'cause those are preventative services. Anything that's considered preventative, the VIPs don't cover. Okay. Um, so you said the last one, the M- MEC, it, it covers everything, it's just... And it's a copay and it's in, in-network visits and it's 36 out... weekly? Yeah, \$36.23. So that one a- covers your preventatives, so what you technically, um, are enrolled into, but it also covers your hospital area, hospital indemnity area. That's why that one's a little bit more. It's \$36.23. Okay, I'm just going to go with that one because I'd rather have something than not have it and have to pay more. So you can just select the \$36 one. Um, and I, I need to change my Social Security. Okay. That's fine. And then you still wanted to do the employee only? Oh, yes. No one's added, no. Okay. I do have to let you know that it does take seven to 10 days for any changes to process. So there is a possibility that you still may experience a deduction of the \$21.16 before the change is actually made, due to the amount of time that it takes... Okay. ... for the changes to process. So it looks like your new weekly deduction with dental, vision, and then your new plan to select, yes? Okay., With the... Okay. Dental and vision, are those the best ones to select? So they only offer one dental plan and one vision plan. Oh, okay. Um, for vision, there's only copays. So if you go for an eye exam, you would have to pay \$10. Copay for lenses and frames is 25, and you have a frame allowance of \$130. Then when it comes to dental, for a preventative visit, 100% is covered. Something basic, they consider it like a cleansing of the teeth, 80% is covered. Basic restorative, so they gotta fill in a cavity, something simple like that, 80% is covered. X-rays, 80% is also covered. Annual maximum for the dental plan is \$500, and you would have to provide a one-time deductible when you go for that visit of \$50. And you just provide that once. Okay. Okay? And then it looks like- I'm not... Well, what will my total be for... Oh. Um... For, for the new one, it would be \$49.44 weekly. Let me see if that's something I can do. \$49.40? Um, and 49.44. 49.44. And you said it comes out every check? Yes. These are weekly deductions. Okay. And, um...And, at any time, am I able to change my benefits or no once I start? No. So once you, um, are enrolled... Like right now, you can 'cause they give you 30 days from the day that you receive your first check to enroll or make any changes, but once those 30 days are- Yeah, but I haven't even started the, I haven't even started the job yet, so- Yes, ma'am. Um, so but once those 30 days are up, um, you wouldn't be able to add new plans. You could cancel any plan at any time. But let's say later on you wanna add, like, group accident, behavior health, or term life or something like that, you would have to be within that window of the 30 days to do those changes. Um- And is behavior health, um, therapy? Um, it's only virtual. So I'm saying, but is it vir- is it therapy though or is it just, that's virtual? Is that, does that, would that help with things? Yes, it is... Let

me see. I have some information regarding that. It's virtual behavior health counseling. Virtual counseling provides members with confidential and limited consultations, counseling, and referral services 24 hour, 24/7, 365 access to master level counselors, session via telephone or video and can make crisis support. Can you add that on there, the behavioral health? Yes. That one's a \$1.50. So that would be a new deduction of \$50.94. Um, so the only times that you're allowed to add new plans is within your personal open enrollment period, which they consider that to be the first 30 days of receiving... from the time that you receive your first check, or within company open enrollment, which I can check real quick to see when theirs is held. So, um, they do theirs in the month of Au- September. From September up until October. So when company open enrollment rolls around, if you did wanna add more plans, um, you would be able to do that. To add plans or to add dependents. You would have to do it within your personal open enrollment or within the month of September when they're back within company open enrollment. Okay. And I need to change the address as well because- Okay. ... I no longer will live there by the time I start here. Okay, fine. So I'm just trying to make s- so I'm just trying to make sure I would like to select the MEC Enhanced because I don't really, I just don't really go to the doctor or anything like that at all. But, um, if I need to make a change or cancel? What about cancel something and wanted to change it VIP Plus within the 30 days? Am I able to do that? Yeah, within the 30 days. Yes. After the 30 days, they're gonna tell you that you have to wait for the next company open enrollment, which is held in the month of September. So it's important that you would do it within, um, that timeframe 'cause if you pass it, then you have to wait 'til September when they're back within company open enrollment. So as long as you're within your 30 days, you can do anything, add anything, change anything. But after those 30 days, they're gonna tell you, "Unfortunately, since you're outside of your personal open enrollment, you're gonna have to wait in the month of September when your company's within company open enrollment-" Okay. "... if you are serious to add any changes or to change anything." Okay. Well, you said- But like I said, at any time you can cancel, but to add or f- or change, um, plans, you do have to be within that window. Okay, and you said that the VIP Plus, it doesn't cover like, um, any... It only covers doctor visits? No urgent care? Hello? Hello? C- c- can you hear me? Hello? Yes. Okay, 'cause you're- Yeah, so, so doctor visits, hospital if injured, urgent care, emergency room and surgeries, that's considered hospital indemnity, so the VIPs do cover that. What they don't cover would be a physical, um, any type of screenings, like STD and cancer screenings. That's, that's preventative. That's considered a preventative service, so the VIPs don't cover that. But anything like going to the doctor, emergency room, urgent care, stuff like that's considered hospital indemnity services. Okay, so which one's... The only one that combines it is the MEC one? MECH enhanced. Yep, correct, the MEC Enhanced. The other, um, the other three, either it's w- preventative or just your hospital. And then the only one that provides both benefits is the one that you selected, which is the MEC Enhanced. That's why that one's a little bit more. That's why that one's \$47.78 a week. I'm sorry, \$43.78 a week. Which one's \$43.78? The MEC Enhanced. Oh, I see \$36.23. Hmm, give me one second. What was the price that you were seeing on the phone? I see \$36.23 for the MEC Enhanced, Enhanced Shell. Okay, give me one second 'cause I'm getting a different price. Give me one second. Okay. If you could just give me one second, I have to reach out to the main office to confirm which one's the right price, 'cause I do see that on the guide, but then when I actually do your enrollment, there's... The \$43 and... Is it because- Are you still there? Is it because the dental

and the m- vision is being added? No, it shouldn't be 'cause of that. Um... Well, am I, am I able to do the Stay Healthy plan, Stay Healthy MEC, and plus the VIP Standard? Yeah. So you can do the MEC tel/aux rat and um- And the- ... one of the MEC. ... VIP Standard. Mm-hmm. You're allowed- Can I do that? ... to do that. The only thing that... Yeah, you can do that. I'm sorry. My com- my computer is like freezing for some reason. Let me make sure that price is correct though. Okay. Uh, VIP Standard, that one's \$17.73. And then, the ME... Do, do you still want to do the MEC tel/aux rat then? Um, yes. Okay. 'Cause that's... Okay. Yeah. That, that works too. Um, and then that one's \$15 and... Sorry. My computer. Which one is \$15? 'Cause mine... Are you still there? Yes. I'm sorry. My computer is just loading. I'm waiting for it to pull up. Okay. Give me one second. Oh, boy. Okay. So I have the MEC tel/aux rat, that one's \$15.50. That's the one that you s- um, had prior to calling. Mine say s- You had dental and vision. Mine say s-... Mine says \$7.95. Okay. Yeah. So I do ha-... I'm a have to send a, you know, out then, 'cause those prices that you have are different than the ones I have. Um, do you mind holding while I send that email real quick? Sure. So that we can make sure which one's the correct price . I totally apologize. No problem. Um, I'm a put you on hold while I send that over. Okay. Okay. I totally apologize for that hold. Um, so yeah, so what you're looking at is correct, because it looks like for the TRC will contribute 7.55 weekly towards the cost of the Stay Healthy MEC telereps. So and then as well as the Stay Healthy MEC Enhance. That's why we were seeing, like, two different prices, because I had the other ones without that note. Oh. Of, of the 7.55 being contributed. Okay. So I want to do the one I already had plus the standard. Okay. All right. So that's the MEC telereps, which covers a physical, some vaccinations, some STD and cancer screenings. It requires you to stay within the network. And then your VIP Standard is the one that covers hospital indemnity services. Okay? And that one doesn't require you to stay within the network as long as they take that insurance. So it looks like for the VIP Standard, it would be 17.73 a week, and then for your VIP... I'm sorry, for your Stay Healthy MEC telereps, that's \$7.95. Okay. And you still wanted to keep dental and vision, right? Yes, and the behavioral health. Okay. And that's a \$1.50. All right. I want to allow me to make these changes. And what is the total? Um, could you tell me the total? Yes, ma'am. It's loading. It would be... Dental, vision... So it's coming out to be \$40.39. Okay. And then that's a week, okay? So once you see that very first deduction of the \$40.39 come out of your paycheck, the following Monday of that very first deduction is when your coverage becomes effective, and by that first week of active coverage, you should be getting three cards, which is your dental, vision, NEC TeleRx, which is your preventative card. And then for your VIP Standard card, um, which is your medical card, normally they don't send that one out to you. So if you do want a physical one, once you become active, you're welcome to call this number and we can request it for the carrier to send it out to you. Um, and then if you do have, like, a dentist's appointment, eye doctor appointment, medical appointment, or preventative appointment, you're welcome to call us if you still don't have your card, and we can email them to you as well, to your email on file. Um, since we went ahead and did that, do you mind, like, providing that address so that those cards get sent to the right address on file? Yes. It's gonna be 5282 Kershaw, K-E-R-S-H-A-W Court- Ooh, I'm sorry. My thing froze. Can you start from the beginning? 5282 Kershaw, K-E-H, K-E-R-S-H-A-W, Court, CT. I think it's south... Let me see if it's southeast or south west. One second. Southeast Smyrna, Georgia. The ZIP code is 30339. So 5282, 5282 Kershaw Court, Southeast Smyrna, Georgia, 30339. Thank you. All right . And that's S-M-Y-R-N-A? S-M-Y-R-N-A, yes. All right,

thank you. ZIP code 30339. 30, 3339. Okay, thank you. And then that social you said was wrong? Yes, it's gonna be 257-91-4337. Okay. 257-91-4337. And then I have Alexandria J. Kendrick, 5285 K-E-R-S-H-A-W Court, Southeast Smyrna, Georgia 30339. And then I have 01051995. You got 3030... 3... Well, what was the ZIP code you got? 30339. 30339. Gotcha. Yes. Mm-hmm. And then a phone number, 470-693-2270. Yes. And then alexandriajkendrick@gmail.com. Is that up to date? Yes. Okay, so it looks like we have everything. So I have your dental plan for vision, VIP Standard, behavioral health and then the NEC TeleRx for \$40.39. Okay. This one's right. All right. So now you just have to, um, wait for them to start making that first deduction. Like I said, it typically takes one or two weeks. Um, I would just be paying attention to your pay stubs. Mm-hmm. And once you see that first- Okay. ... deduction, the following Monday's when your plans become active. That third year Friday of -ation week, you're gonna get dental, vision and then your preventative card. Like I said, if you do want a physical medical card for your VIP Standard plan, once you see that first deduction, I would just go ahead and call to request it. Okay. Thank you so much. Mm-hmm. You're welcome. Have a nice day. I hope you have a great day. You too. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits 10-0 Card. My name is Stephanie. How can I assist you?

Speaker speaker_1: Hi, my name is Alexandria Kendrick and I just need to make some changes to my benefits. I put the wrong Social Security and I'd like to select something different.

Speaker speaker_0: Okay. Um, what staffing agency are you with?

Speaker speaker_1: CRC Staffing Agency.

Speaker speaker_0: And then what are the last four of your Social?

Speaker speaker_1: 4337.

Speaker speaker_0: Okay. And your first and last name?

Speaker speaker_1: Um, Alexandria Kendrick.

Speaker speaker_0: Okay. Okay, for security purposes, do you mind verifying the address that I have as well as your date of birth?

Speaker speaker_1: 103 Huntington Drive, Augusta, Georgia 30909. My birthday is January the 5th, 1995.

Speaker speaker_0: Okay. Yep. Okay, and then what were you trying to change?

Speaker speaker_1: So I have the medical s- the what I, what I selected for the medical, I would like to change and just let's, and just for you to explain to me the difference between a VIP Standard and the VIP Plus.

Speaker speaker_0: Okay, yeah. So if you want, I can go ahead and explain that to you.

Speaker speaker_1: Yes.

Speaker speaker_0: Um, so let me pull up your guide. So technically, um, both the VIP Standard and the VIP Plus, those two are your hospital indemnity plans, meaning they're only gonna cover your doctor visits that's sick, hospital visits that's injured, urgent care, emergency room, and even some surgeries. However, they don't cover your preventative services, which is considered like a physical, some vaccines, your STD and cancer screening. That's not covered with the VIPs, only your actual hospital indemnity services. And with the two VIPs, being the Standard and the Plus, you're not required to stay within the network. You can be outside of the network as long as they take that insurance. Um, you do receive prescription coverage through the same carrier, which is Pharmaville. Depending on the generic medication that you get, depends on how much you spend, you can pay up to \$10, 20, or 30, and for the non-generic, they do offer you a discount. Both plans include the virtual urgent care, which offers medical assistance virtually with medical providers. The main difference between the VIP Standard and the Plus is that the Standard does not cover intensive care unit benefit, rehabilitation benefit, nor preventative surgery, while your VIP Plus does, and the VIP Plus does cover you a little bit more in dollar amount when it comes to the flat fee of what they cover. So for example, hospital admission benefit, the Standard only covers a flat fee of \$500 per day for a max of a day. So let's say your bill's \$1,000, they would cover a flat fee of 500, you would be responsible for the remaining balance. Then for the VIP Plus-

Speaker speaker_1: Okay.

Speaker speaker_0: ... same thing, they'll cover a flat fee, but for that one they'll cover \$1,000 per day for a max of a day. So they would actually, if your bill was to be 1,000, they would cover the whole bill. Um-

Speaker speaker_1: So that's-

Speaker speaker_0: So it really depends on how much of a dollar amount you want them to cover. It looks like the VIP Plus covers a little bit more because also for hospital confinement, Standard only covers \$50 per day for a max of 30 days. VIP Plus covers \$100 per day for a max of 30 days. Intensive care, the Standard doesn't cover, VIP Plus covers \$200 per day for a max of 20 days. Rehabilitation, Standard does not cover, while the VIP Plus does cover and they cover a flat fee of \$50 per day for a max of 30 days. Surgery and hospital, the Standard covers a flat fee of 250 do- \$250 per day for a max of a day, while your VIP Plus would cover \$1,000 per day for a max of one day. So it looks like really in dollar amount and how much you want them to cover-

Speaker speaker_1: Okay.

Speaker speaker_0: ... as well as if you're interested in for them to cover intensive care, rehabilitation, and preventive surgery. Looks like the VIP Plus covers that while the Standard doesn't. If you select the Standard, that would be a weekly deduction from your paycheck of \$17.73 weekly, or if you select the VIP Plus, it would be a weekly deduction of \$31.71. Um, so that's the differences between those two. That the two of them are hospital indemnity, which is

their similarity, they don't require you to be within the network, um, same carrier when it comes to the pharmacy, same additional services. The only difference is that the Standard doesn't cover intensive care, rehabilitation, preventive surgery, and-

Speaker speaker_1: So what are, for instance, I don't go to the ICU or the rehabilitation, so what is the preventative surgery? Can you give me an example of that?

Speaker speaker_0: Mm, I'm not really sure what they would consider preventative, but I know preventative means anything before a problem starts.

Speaker speaker_1: Okay, I don't really... I'm, I'm in pretty good health, so I don't really, um... I don't really go to the doctor really except for annual checkups and then I do like my dental teeth cleaning, but that's really all I go to the doctor for. Um...

Speaker speaker_0: And then I was gonna tell you that the one that you currently have would cover like your annuals and stuff. It does require you to stay within the network. The VIPs don't cover that area though, like your checkups and, 'cause that's considered more like preventative services 'cause you're not actually sick. It's just to see if you're up to health. So the VIPs don't cover that side. Um, the one, the only plan that they have, 'cause they have a total of four medical plans, the two that I just went over, the one that you currently are enrolled in, and then the fourth plan is called the Stay Healthy and NAC Enhanced. That one, out of the four, is the only one that would cover both benefits, which is the one that you currently have, which is your preventative, and it would also cover your hospital indemnity, which is what the VIP covers.

Speaker speaker_1: And how much is that s... How much is that 0?

Speaker speaker_0: That one requires you to stay within... I was going to tell you, that one requires you to stay with a network as well, so you can only use their clinics and doctors, and it also requires copays compared to the others that don't. So with the MEC Enhanced, the one that offers both benefits, you have to stay with a network and you have copays. So for primary care visits, a \$10 copay per visit would be required. You would be limited to four visits annually per person or 10 per family. For specialty care visits, a \$50 copay per visit is required. You would also be limited to four visits annually per person or 10 per family. When it comes to your urgent care, a \$60 copay per visit would be required. You would be limited to four visits annually per person or 10 per family. Um, it does require you to stay with a network, and you get, get two prescription benefits through different carriers. For your generic, um, preventive prescriptions it would be through Medimpact. Y... For pharmacy option you have 30-day supply and a \$5 copay would be required. Mail order option have a 90-day supply and a \$15 copay is required. You also get prescription benefits through PharmVille. Depending on the generic medication that you get, depends on how much you spend, but the non-generics, they do offer discounts. It also includes the virtual urgent care and they also cover a flat fee towards your hospital indemnity services. Um, and it looks like they also cover group accident. If you select the Stay Healthy MEC Enhanced, which is the only plan that covers both your preventative and hospital indemnity for employee only, that's a weekly deduction of \$36.23.

Speaker speaker_1: Okay. Um, so that was a lot of information. Um, I think, um...

Speaker speaker_0: So just keep in mind that two VIPs only cover your actual, like, doctor visits if you get sick or go to the doctor.

Speaker speaker_1: So that is a... I s-

Speaker speaker_0: But they don't cover your annuals nor checkups.

Speaker speaker_1: Hmm.

Speaker speaker_0: The one that you have right now only covers your, like, annuals or checkups, but they don't cover any doctor visits.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And then the one that I just went over that's called Stay Healthy MEC Enhanced, that one covers those benefits, but it requires copays and in-network.

Speaker speaker_1: Okay. Um...

Speaker speaker_0: And that one's 36.23, the one that covers both areas. Uh, the VIP Standard, which is the basic one, that one's 17.73, and then the plus is 31.71.

Speaker speaker_1: Okay. Well, um, what would you suggest? 'Cause I don't really go to the doc. I don't really... Nothing... The... I think what you said, the preventative care, I don't really, um...

Speaker speaker_0: Use that?

Speaker speaker_1: Yeah.

Speaker speaker_0: So I'm not really allowed to give recommendations, but I can tell you that the VIPs are the ones that only cover doctor visits, sick, or if you go to the urgent care, emergency room, um, hospital, if injured. They don't cover, like, your checkups or annuals though, um, so if you don't go to that, maybe the VIPs... But like I said, eh, they wouldn't cover, like, a physical, um, your vaccines, 'cause those are preventative services. Anything that's considered preventative, the VIPs don't cover.

Speaker speaker_1: Okay. Um, so you said the last one, the M- MEC, it, it covers everything, it's just... And it's a copay and it's in, in-network visits and it's 36 out... weekly?

Speaker speaker_0: Yeah, \$36.23. So that one a- covers your preventatives, so what you technically, um, are enrolled into, but it also covers your hospital area, hospital indemnity area. That's why that one's a little bit more. It's \$36.23.

Speaker speaker_1: Okay, I'm just going to go with that one because I'd rather have something than not have it and have to pay more. So you can just select the \$36 one. Um, and I, I need to change my Social Security.

Speaker speaker_0: Okay. That's fine. And then you still wanted to do the employee only?

Speaker speaker_1: Oh, yes. No one's added, no.

Speaker speaker_0: Okay. I do have to let you know that it does take seven to 10 days for any changes to process. So there is a possibility that you still may experience a deduction of the \$21.16 before the change is actually made, due to the amount of time that it takes...

Speaker speaker_1: Okay.

Speaker speaker_0: ... for the changes to process. So it looks like your new weekly deduction with dental, vision, and then your new plan to select, yes?

Speaker speaker_1: Okay., With the... Okay. Dental and vision, are those the best ones to select?

Speaker speaker_0: So they only offer one dental plan and one vision plan.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: Um, for vision, there's only copays. So if you go for an eye exam, you would have to pay \$10. Copay for lenses and frames is 25, and you have a frame allowance of \$130. Then when it comes to dental, for a preventative visit, 100% is covered. Something basic, they consider it like a cleansing of the teeth, 80% is covered. Basic restorative, so they gotta fill in a cavity, something simple like that, 80% is covered. X-rays, 80% is also covered. Annual maximum for the dental plan is \$500, and you would have to provide a one-time deductible when you go for that visit of \$50. And you just provide that once.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay? And then it looks like-

Speaker speaker_1: I'm not... Well, what will my total be for...

Speaker speaker_0: Oh.

Speaker speaker_1: Um...

Speaker speaker_0: For, for the new one, it would be \$49.44 weekly.

Speaker speaker_1: Let me see if that's something I can do. \$49.40?

Speaker speaker_0: Um, and 49.44.

Speaker speaker_1: 49.44. And you said it comes out every check?

Speaker speaker_0: Yes. These are weekly deductions.

Speaker speaker_1: Okay. And, um...And, at any time, am I able to change my benefits or no once I start?

Speaker speaker_0: No. So once you, um, are enrolled... Like right now, you can 'cause they give you 30 days from the day that you receive your first check to enroll or make any changes, but once those 30 days are-

Speaker speaker_1: Yeah, but I haven't even started the, I haven't even started the job yet, so-

Speaker speaker_0: Yes, ma'am. Um, so but once those 30 days are up, um, you wouldn't be able to add new plans. You could cancel any plan at any time. But let's say later on you wanna add, like, group accident, behavior health, or term life or something like that, you would have to be within that window of the 30 days to do those changes. Um-

Speaker speaker_1: And is behavior health, um, therapy?

Speaker speaker_0: Um, it's only virtual.

Speaker speaker_1: So I'm saying, but is it vir- is it therapy though or is it just, that's virtual? Is that, does that, would that help with things?

Speaker speaker_0: Yes, it is... Let me see. I have some information regarding that. It's virtual behavior health counseling. Virtual counseling provides members with confidential and limited consultations, counseling, and referral services 24 hour, 24/7, 365 access to master level counselors, session via telephone or video and can make crisis support.

Speaker speaker_1: Can you add that on there, the behavioral health?

Speaker speaker_0: Yes. That one's a \$1.50. So that would be a new deduction of \$50.94. Um, so the only times that you're allowed to add new plans is within your personal open enrollment period, which they consider that to be the first 30 days of receiving... from the time that you receive your first check, or within company open enrollment, which I can check real quick to see when theirs is held. So, um, they do theirs in the month of Au- September. From September up until October. So when company open enrollment rolls around, if you did wanna add more plans, um, you would be able to do that. To add plans or to add dependents. You would have to do it within your personal open enrollment or within the month of September when they're back within company open enrollment.

Speaker speaker_1: Okay. And I need to change the address as well because-

Speaker speaker_0: Okay.

Speaker speaker_1: ... I no longer will live there by the time I start here.

Speaker speaker_0: Okay, fine.

Speaker speaker_1: So I'm just trying to make s- so I'm just trying to make sure I would like to select the MEC Enhanced because I don't really, I just don't really go to the doctor or anything like that at all. But, um, if I need to make a change or cancel? What about cancel something and wanted to change it VIP Plus within the 30 days? Am I able to do that?

Speaker speaker_0: Yeah, within the 30 days. Yes. After the 30 days, they're gonna tell you that you have to wait for the next company open enrollment, which is held in the month of September. So it's important that you would do it within, um, that timeframe 'cause if you pass it, then you have to wait 'til September when they're back within company open enrollment. So as long as you're within your 30 days, you can do anything, add anything, change anything. But after those 30 days, they're gonna tell you, "Unfortunately, since you're outside of your personal open enrollment, you're gonna have to wait in the month of September when your company's within company open enrollment-"

Speaker speaker_1: Okay.

Speaker speaker_0: "... if you are serious to add any changes or to change anything."

Speaker speaker_1: Okay. Well, you said-

Speaker speaker_0: But like I said, at any time you can cancel, but to add or f- or change, um, plans, you do have to be within that window.

Speaker speaker_1: Okay, and you said that the VIP Plus, it doesn't cover like, um, any... It only covers doctor visits? No urgent care? Hello? Hello?

Speaker speaker_0: C- c- can you hear me? Hello?

Speaker speaker_1: Yes. Okay, 'cause you're-

Speaker speaker_0: Yeah, so, so doctor visits, hospital if injured, urgent care, emergency room and surgeries, that's considered hospital indemnity, so the VIPs do cover that. What they don't cover would be a physical, um, any type of screenings, like STD and cancer screenings. That's, that's preventative. That's considered a preventative service, so the VIPs don't cover that. But anything like going to the doctor, emergency room, urgent care, stuff like that's considered hospital indemnity services.

Speaker speaker_1: Okay, so which one's... The only one that combines it is the MEC one?

Speaker speaker_0: MECH enhanced. Yep, correct, the MEC Enhanced. The other, um, the other three, either it's w- preventative or just your hospital. And then the only one that provides both benefits is the one that you selected, which is the MEC Enhanced. That's why that one's a little bit more. That's why that one's \$47.78 a week. I'm sorry, \$43.78 a week.

Speaker speaker_1: Which one's \$43.78?

Speaker speaker_0: The MEC Enhanced.

Speaker speaker_1: Oh, I see \$36.23.

Speaker speaker_0: Hmm, give me one second. What was the price that you were seeing on the phone?

Speaker speaker_1: I see \$36.23 for the MEC Enhanced, Enhanced Shell.

Speaker speaker_0: Okay, give me one second 'cause I'm getting a different price. Give me one second.

Speaker speaker_1: Okay.

Speaker speaker_0: If you could just give me one second, I have to reach out to the main office to confirm which one's the right price, 'cause I do see that on the guide, but then when I actually do your enrollment, there's... The \$43 and...

Speaker speaker_2: Is it because-

Speaker speaker_0: Are you still there?

Speaker speaker_2: Is it because the dental and the m- vision is being added?

Speaker speaker_0: No, it shouldn't be 'cause of that. Um...

Speaker speaker_2: Well, am I, am I able to do the Stay Healthy plan, Stay Healthy MEC, and plus the VIP Standard?

Speaker speaker_0: Yeah. So you can do the MEC tel/aux rat and um-

Speaker speaker_2: And the-

Speaker speaker_0: ... one of the MEC.

Speaker speaker_2: ... VIP Standard.

Speaker speaker_0: Mm-hmm. You're allowed-

Speaker speaker_2: Can I do that?

Speaker speaker_0: ... to do that. The only thing that... Yeah, you can do that. I'm sorry. My com- my computer is like freezing for some reason. Let me make sure that price is correct though. Okay. Uh, VIP Standard, that one's \$17.73. And then, the ME... Do, do you still want to do the MEC tel/aux rat then?

Speaker speaker_2: Um, yes.

Speaker speaker_0: Okay. 'Cause that's... Okay. Yeah. That, that works too. Um, and then that one's \$15 and... Sorry. My computer.

Speaker speaker_2: Which one is \$15? 'Cause mine... Are you still there?

Speaker speaker_0: Yes. I'm sorry. My computer is just loading. I'm waiting for it to pull up.

Speaker speaker_2: Okay.

Speaker speaker_0: Give me one second. Oh, boy. Okay. So I have the MEC tel/aux rat, that one's \$15.50. That's the one that you s- um, had prior to calling.

Speaker speaker_2: Mine say s-

Speaker speaker_0: You had dental and vision.

Speaker speaker_2: Mine say s-... Mine says \$7.95.

Speaker speaker_0: Okay. Yeah. So I do ha-... I'm a have to send a, you know, out then, 'cause those prices that you have are different than the ones I have. Um, do you mind holding while I send that email real quick?

Speaker speaker_2: Sure.

Speaker speaker_0: So that we can make sure which one's the correct price . I totally apologize.

Speaker speaker_2: No problem.

Speaker speaker_0: Um, I'm a put you on hold while I send that over.

Speaker speaker_2: Okay.

Speaker speaker_0: Okay. I totally apologize for that hold. Um, so yeah, so what you're looking at is correct, because it looks like for the TRC will contribute 7.55 weekly towards the cost of the Stay Healthy MEC telereps. So and then as well as the Stay Healthy MEC Enhance. That's why we were seeing, like, two different prices, because I had the other ones without that note.

Speaker speaker_3: Oh.

Speaker speaker_0: Of, of the 7.55 being contributed.

Speaker speaker_3: Okay. So I want to do the one I already had plus the standard.

Speaker speaker_0: Okay. All right. So that's the MEC telereps, which covers a physical, some vaccinations, some STD and cancer screenings. It requires you to stay within the network. And then your VIP Standard is the one that covers hospital indemnity services. Okay? And that one doesn't require you to stay within the network as long as they take that insurance. So it looks like for the VIP Standard, it would be 17.73 a week, and then for your VIP... I'm sorry, for your Stay Healthy MEC telereps, that's \$7.95.

Speaker speaker_3: Okay.

Speaker speaker_0: And you still wanted to keep dental and vision, right?

Speaker speaker_3: Yes, and the behavioral health.

Speaker speaker_0: Okay. And that's a \$1.50. All right. I want to allow me to make these changes.

Speaker speaker_4: And what is the total? Um, could you tell me the total?

Speaker speaker_0: Yes, ma'am. It's loading. It would be... Dental, vision... So it's coming out to be \$40.39.

Speaker speaker_4: Okay.

Speaker speaker_0: And then that's a week, okay? So once you see that very first deduction of the \$40.39 come out of your paycheck, the following Monday of that very first deduction is when your coverage becomes effective, and by that first week of active coverage, you should be getting three cards, which is your dental, vision, NEC TeleRx, which is your preventative card. And then for your VIP Standard card, um, which is your medical card, normally they don't send that one out to you. So if you do want a physical one, once you become active, you're welcome to call this number and we can request it for the carrier to send it out to you. Um, and then if you do have, like, a dentist's appointment, eye doctor appointment, medical appointment, or preventative appointment, you're welcome to call us if you still don't have your card, and we can email them to you as well, to your email on file. Um, since we went ahead and did that, do you mind, like, providing that address so that those cards get sent to the right address on file?

Speaker speaker_4: Yes. It's gonna be 5282 Kershaw, K-E-R-S-H-A-W Court-

Speaker speaker_0: Ooh, I'm sorry. My thing froze. Can you start from the beginning?

Speaker speaker_4: 5282 Kershaw, K-E-H, K-E-R-S-H-A-W, Court, CT. I think it's south... Let me see if it's southeast or south west. One second. Southeast Smyrna, Georgia. The ZIP code is 30339. So 5282, 5282 Kershaw Court, Southeast Smyrna, Georgia, 30339.

Speaker speaker_0: Thank you. All right . And that's S-M-Y-R-N-A?

Speaker speaker_4: S-M-Y-R-N-A, yes.

Speaker speaker_0: All right, thank you. ZIP code 30339.

Speaker speaker_4: 30, 3339.

Speaker speaker_0: Okay, thank you. And then that social you said was wrong?

Speaker speaker_4: Yes, it's gonna be 257-91-4337.

Speaker speaker_0: Okay. 257-91-4337. And then I have Alexandria J. Kendrick, 5285 K-E-R-S-H-A-W Court, Southeast Smyrna, Georgia 30339. And then I have 01051995.

Speaker speaker_4: You got 3030... 3... Well, what was the ZIP code you got?

Speaker speaker_0: 30339. 30339.

Speaker speaker_4: Gotcha. Yes. Mm-hmm.

Speaker speaker_0: And then a phone number, 470-693-2270.

Speaker speaker_4: Yes.

Speaker speaker_0: And then alexandriajkendrick@gmail.com. Is that up to date?

Speaker speaker_4: Yes.

Speaker speaker_0: Okay, so it looks like we have everything. So I have your dental plan for vision, VIP Standard, behavioral health and then the NEC TeleRx for \$40.39.

Speaker speaker_4: Okay. This one's right.

Speaker speaker_0: All right. So now you just have to, um, wait for them to start making that first deduction. Like I said, it typically takes one or two weeks. Um, I would just be paying attention to your pay stubs.

Speaker speaker_4: Mm-hmm.

Speaker speaker_0: And once you see that first-

Speaker speaker_4: Okay.

Speaker speaker_0: ... deduction, the following Monday's when your plans become active. That third year Friday of -ation week, you're gonna get dental, vision and then your preventative card. Like I said, if you do want a physical medical card for your VIP Standard

plan, once you see that first deduction, I would just go ahead and call to request it.

Speaker speaker_4: Okay. Thank you so much.

Speaker speaker_0: Mm-hmm. You're welcome. Have a nice day. I hope you have a great day.

Speaker speaker_4: You too. Bye-bye.