

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Car. My name is Stephanie. How can I assist you? Hi, I've been reading over the pamphlets I have to apply for insurance, and I was just wondering if you could just maybe explain them a little bit so I can just make sure I understand them correctly? Yes, ma'am. Um, what staffing agency are you with? ATC Healthcare. ATC? Okay. And then what are the last four of your Social? 3836. Your first and last name, please? Mackenzie Waters, M-A-C. Thank you. For security purposes, could you please verify your address and your date of birth for me? 54 Briarwood Drive, Newnan, Georgia, and January 24, 99. Okay. And then what was that ZIP code? 30265. Is your phone number still 912-704-7791? Yes, ma'am. And I have mackenzie.waters.24@gmail.com. Is that up to date? Yes, ma'am. Okay. And then you said you wanted me to go over the plans, correct? Yes, ma'am. Okay, gotcha. All right, so it looks like they offer four different medical plans. The first plan that I'm gonna go over is called the Stay Healthy MEC Enhanced. This plan covers your preventative services, meaning one physical visit a year, some vaccinations, some STD screenings, some cancer screening, and even some counseling, and it also covers your hospital indemnity services like doctor visits if you were to get sick, hospital visits if you were to get injured, urgent care, emergency room, and even some surgeries. With the MEC Enhanced, you are required to stay within the network to be covered, and it also requires copays. So for primary care visits, you would be limited to four visits annually per person or 10 per family, and the copay for that area is a \$10. For specialty care visits, you would also be limited to four visits annually per person or 10 per family, and the copay in that area would be a \$50. For urgent care visits, you would be limited to four visits annually per person or 10 per family, and the copay would be a \$60. With the MEC Enhanced, you would also receive prescription benefits through Aleaxar and through PHARMAville. With Aleaxar, you would be required to pay a copayment for them. Generic prescriptions, you have a 30-day supply, and the copay in that area would be a \$5. For the mail-order option, you would have a 90-day supply, and the copay in that area would be a \$15. You would also have prescription benefits through PHARMAville, which you can pay up to \$10, \$20, \$30, depending on the generic medication that it is. And for the non-generic, they offer a discount. This plan also includes virtual urgent care, which means it offers medical assistance virtually with medical providers. With the MEC Enhanced, it covers flat fees in the area of your hospital indemnity. So for hospital admission benefit, they would cover \$1,000 per day for a max of one day. For hospital confinement, they would cover \$100 per day for a max of 30 days. For surgery and hospital, they would cover \$500 per day for a max of one day. Surgery and physician office, they would cover \$125 per day for a max of one day. For medical imaging tests, they would cover \$100 per day for a max of two days. Advanced studies, they would cover \$25 per day for a max of one day. This plan also covers hospital

emergency room, physician office, emergency dental work, hospital admission, hospital confinement. If you were to select the MEC Enhanced for employee only, that would be a weekly deduction of \$43.81. So the MEC Enhanced covers your, both your preventative services as well as your hospital indemnity services. Then they offer three other plans. With the other three plans, they either cover either your preventative or either your hospital indemnity. Um, the MEC Enhanced is the only one that covers both services. So for the other three, the m- the Stay Healthy MEC TeleRx, that one only covers your preventative services and your preventative services only. With the Stay Healthy plan, that one would cover your one physical visit a year, some vaccinations, some STD screenings, some cancer screening, and even some counseling, but it does not cover any doctor visits if you were to get sick, any hospital visits if you were to get injured, urgent care, emergency room, nor surgery. So it's only for preventative services only, and it does require you to stay within the networks. With the MEC Enhanced, you do get prescription benefits, but only through Aleaxar, and it offers a membership with FreeRx, which gives you access to over 800 of the top 90% generic drugs prescribed in the US for a cheaper price. The MEC TeleRx also does include virtual urgent care, which offers medical assistance virtually with medical providers. But like I said earlier, your Stay Healthy plan is only for preventative services. If you were to get the Stay Healthy MEC Tele-RS for employees only, that would be a weekly deduction of \$16.05. Then the- So I have a question right here. Yes, ma'am? So you talked about the Stay Healthy and you said one thing, and then you said the MEC Tele-RS plan and said something else. Are, are those two different plans or are they one? No. It's, it's the same plan. Um, your preventative one is called the Stay Healthy MEC Tele-RS. Okay. But I call it the Stay Healthy just so that it, it doesn't confuse people 'cause, um, the MEC and then the MEC Enhanced could get confusing. But the Enhanced is the one that covers both your preventative and your hospital indemnity. And then your Stay Healthy MEC Tele-RS is the one that only covers preventative. So the Stay Healthy MEC Enhanced, I think I was reading that y- the only way to get that is if you've been at the company for a year? And I've only been there for, like, two months. Is that correct? No. No? No. You could sign up, you could... I mean, uh, you have 30 days from the day that you receive your f- your first check to enroll in, into any of these plans. Ooh, that might've been- So you have 30 days from the day that you receive your first check to be eligible to enroll into any of these benefits. Oh. You can only enroll within two periods, your open enroll- your company open enrollment period, which that's done annually for the agencies. Yeah, which is mail. Or, or within a, your... Yes, correct. Or within your personal open enrollment period, which is the first 30 days of receiving your first check. If you're not within those two periods, you're not eligible to enroll. But you could enroll into any of these. Okay, so the MEC Enhanced, at least from what I'm reading, if I can sign up for it, um, seems like it's pretty good 'cause I get both the Stay Healthy- Right. ... and what I would get with, like, one of the VIPs. Yeah. And then with the VIPs, those only cover your hospital indemnity services. They don't cover your preventative services. So they don't cover what the Stay Healthy MEC Tele-RS covers. And then with your Enhanced, like you said, it covers those services. Okay, so with... Just to make sure. The Enhanced, I get my doctor's visits during the year, um, anything that comes up randomly that covers some of that stuff, and then it, um, covers medication with a copay? Correct. With your preventative. Um, I don't know if you noticed, but with the MEC Enhanced, it offers both prescription benefits. So with your preventative, it would be through Elecsar, which with the Stay Healthy it only offers

prescription benefits with Elecsar, and with your VIPs it's only through Pharmaville. But with your MEC Enhanced, you get both prescription benefits with Elecsar and with Pharmaville. Um, so- So services- ... what is Pharmaville in this? Is that, like, where I would order my medication through, or would I go to CVS and they would have done it through them or something? So Pharmaville is one of, like, the networks. Whenever you have active coverage, um, that's, like, through, like, the pharmacy, the name of the, of, like, the carrier. Okay, so- Or your- ... like, I would probably go to, like, CVS or something. Okay. But Pharmaville's the one, like, filling it through CVS or whoever- Correct. ... I'm going to. Mm-hmm. Okay. Yes, yeah. Cool. I was like, "Do I have to order medicine online?" I'm like, "What is this?" No, no. Whenever you, you're active and you receive your cards, all of that information is on the card. It'll tell you pharmacy and then it'll say Pharmaville and then, or it'll say Elecsar. But if you get both, it's gonna say both, um, Elecsar and Pharmaville. That's why with your VIPs you only have prescription benefits through Pharmaville, and when the Stay Healthy you only have prescription benefits with Elecsar. And something I keep seeing on, like, these pages, it says this is not a major medical coverage. Correct, it's not. What does that mean? So this one is not gonna cover, like... This one d- none of the ma- none of the medical plans that they offer include de- dental, vision. It doesn't come, like, in a package. That's something that you would have to buy separately. Oh, that's what that means. They're add-ons- Yeah, this is- ... instead of in a package. Yeah, this is a FIPS intimacy policy, not, not really a major medical. 'Cause I know a lot of people when they call, they think it's a major medical plan, but it's not. Okay. I'm okay with that. And then if you wanna in- I shouldn't... Yeah. If you do wanna include, like, dental, vision, you can, but those have their separate deductions to them. Mm-hmm. Okay, cool. Can I sign up with you- Yeah. ... over the phone or do I- Yeah, you- ... have to fill this out? No, you can do it over the phone. We're the healthcare administrators for the staff and agencies. Um, I was gonna notify you that for your medical plans, so for the Stay Healthy MEC Tele-RS, the MEC Enhanced, the one that covers both benefits as well as your VIPs, um, those are under a IRS regulation that's called Section 125. So what Section 125 is, it allows you to pay these plans with pre-tax dollarss. However, if you do want to make changes-... to, like, add dependents to these plans in the future, or if you wanna cancel those plans under that IRS regulation, you would have to do it before your company open enrollment period is over. Because if you wait once it's over to call and notify us that you don't want those plans under those IRS regulations, you're gonna unfortunately have to wait til next December when they're in company open enrollment period again to make those changes or to cancel it. Okay. Could- Due to the IRS regulation. Um, with me being a part of a staffing agency and knowing that eventually I'm gonna be hired on with the actual company I'm working for- Mm-hmm. ... um, does the... that IRS regulation thing make a difference? Like, do I have to notify them that I'm changing? No. So, the way that you have active coverage with this plan is from weekly deductions outta your paycheck. If you don't work with them, there's no way that they're gonna be able to deduct money outta your paycheck 'cause you're no longer with them. So, by the fifth week that they don't get a deduction outta your paycheck, the plan cancels out. So, that cancels it out. Okay. So, there's no way that we're able to get those deductions if you're not with them anymore. So, by the fifth week, it gets, like, canceled out. Cool. So say you were, like- And now, like, let's say you do get hired on and let's say f-... you wanna maintain these plans in the future, um, since th- they're not able to make deductions outta your paycheck, since you're no longer with them, you're allowed to call us

and make up to four direct payments to have those four weeks active. But by the fifth week that they don't specifically get a deduction outta your paycheck, by the fifth week specifically when they don't get a deduction outta your paycheck, you go into something called COBRA enrollment, and you would have to contact that department, um, to maintain those plans. That's if you still wanted them. But like I said, by the fifth week that they don't specifically get a deduction outta your paycheck, it cancels it out. So, it's like to help me cover... be covered in the midst of a change? Correct. Okay, that sounds good. This, this is technically my first, like, big girl job, so I'm learning all this. Okay. No, you're fine. And if, like, let's say that you're still with them, like, you're still with ATC Healthcare, um, you would have to, like... um, you would have to, like, call us before the 28th to cancel it, 'cause of course they would be doing deductions outta your paycheck since you're still with them. But- Mm-hmm. ... if you do get hired on with somebody else, there's no way that they can get a deduction outta your paycheck 'cause you're no longer with them, and by that fifth week it gets canceled out by itself. With five consecutive no deductions, it cancels it out- All right, cool. ... automatically. All right. So, I think we wanna go with MEC Enhanced. Okay. Um, and I know I do wanna do a couple add-ons. Okay. Um, did you know which ones? They offer free RX, virtual care, dental, short-term disability, term life, vision, group accident, behavioral health, and then identity protection. Um, I definitely- Do you want any information about any of those? Um, maybe some of them, but I know I definitely wanna add dental and vision. Um- Okay, so for dental- And we're doing just employee. Okay. That's fine. So, for, for the dental plan, a preventative visit would cover-... be covered at 100%. Anything basic, like if you need to get a cleaning, that would be covered at 80%, basic restorative. So, if they find a cavity and gotta fill it, that would be covered at 80%. If they take X-rays, that would be covered at 80%, and your annual maximum is \$500. With the dental plan, you would have to give a one-time deductible, but that deductible you only have to pay once and it would be a \$50. Um, for your vision plan, that one requires co-pays. So, the co-pay for an eye exam is only \$10. The co-pay for your lenses and frames is 25, and your frame allowance is of \$130. Um, they also offer short-term disability available for all active employees working 20 hours or more. So, if you were to get hurt and for some reason can't work, y-... the first seven days they don't pay them, but after that the benefit period would be 180 days. The benefit amount is \$700 per month. And for employees, that's \$5.18 from your paycheck. Um, they also offer 24-hour group accident. For hospital emergency room, they would cover \$250. Physician office, \$50. Emergency dental work, \$50. Hospital admission, 250. Daily hospital confinement, \$100. Intensive care unit, 200. AD&D; employee up to 15,000. Spouse up to 15,000. Children up to 7,500. If they have to pick you up by ambulance, ground or air, that would be covered at \$250. Medical imaging would be \$100. And that's all under 24-hour group accident. Okay. The plan for employee would be \$2.01. They also offer your term life for employees to age 64, uh-... \$20,000. For spouse, \$2,500. Children six months up to the age of 26, \$2,500. Children 14 days up to six month, \$500. And the plan for employee is \$2.11. As well as they offer behavioral health, that would be \$1.50 per employee. And then your identity protection for employees, \$1.98. So, those are the add-ons. Would you- Yeah, I think- Would you be interested in- ... any of those? Yes. Definitely still dental and vision. I'm trying to decide if I want the accident or not. And that one's two dollars and one penny- Yeah. ... for, um, group accident. Unless they sound like I just been in an accident and I need emergency stuff. Correct. Mm-hmm. And then right now with the NEC Enhanced Vision and Dental, you're looking at a total of \$49.60 weekly. Weekly,

okay. Well, I, I get about \$800 weekly, so... Oh, you expect to get paid weekly, okay. Yeah. So, that's not a lot. Um... I was thinking something else there. You were thinking I got paid with it bi-weekly. Right. Um, yeah, we can add accident 'cause you never know when an accident's gonna happen. That's the whole point of accident. Okay. So, I have dental for employee only for \$3.64. Okay. Mm-hmm. I have vision for \$2.15 for employee. I have group accident for two dollars and one cent for employee. And I have NEC Enhanced for \$43.81 weekly for employee. That comes out to be total of \$51.61 for these selected plans. Um, do you allow ATC Healthcare to make these weekly deductions for these selected plans? I do, but I do have a question. One of these on the paper is FreeRx. What is that? So, FreeRx, um, offers you a membership. It gives you access to over 800 of the top 90% generic drugs prescribed in the US. So, with FreeRx, the membership provides the access to over 800 of the top gen- 90% generic drugs prescribed in the US. And for some generic drugs, not all of them, for some, it'll offer them for free. But like I said, for some. Um, for acute medications up to 21-day supply, can be picked up at any pharmacy including CVS, Walgreen's- But I think I get some of that with the NEC Enhanced though, right? Yes. You have, um, prescription benefits with Elecsar, which is your preventative side- Yeah. ... and with PHARMAVILLE, which would be your hospital indemnity. So, this would just be an additional membership for your pharmacy, but that's your choice 'cause you already have coverage- No, I'm good. Okay. Yeah, I already got coverage through NEC Enhanced. I think I'll be all right, I don't need it. Okay. I just didn't know what it was. And then, um, just keep in mind that for your medical plan, it is under that IRS regulation. So, if you do wanna make any changes in the future, you have to do it before of December 28th. Yeah. But if you're not gonna work with them in the future, well... But I still have to tell you just in case. Yeah. Um... I understand. You're, you're basically locked in until December. Yes. Correct. Yeah. I think we'll stick with NEC Enhanced with dental and vision and accident. Okay. Do you allow ATC Healthcare to make this weekly deduction of \$51.61? Yes, ma'am. And then I was gonna notify you that, um, since you're enrolling within company open enrollment period, they have an effective date for these plans for January the 6th. Okay. So, you should be seeing- Mm-hmm. ... your deduction one or two weeks prior to that date. Say that about the deduction, one to two weeks prior... What'd you say? Yeah. Um, you should be seeing a deduction from your paycheck of \$51.61 prior to the effective date of January 6th. Okay. And then since you chose the group accident, I do need a beneficiary, so if something was to happen to you, who would you want to leave- My husband. ... with benefits. Okay. Um, what's his first and last name? Jacob, J-A-C-O-B. Mm-hmm. Hartness, H-A-R-T-N-E-S-S. Okay. All right. And is there like a secondary beneficiary too, or is it just one? Yep. No, you can add another one. Okay. 'Cause just in case we're both in the car together, I would- Yeah. ... someone actually... Um, I'd like to add my mother. Okay. What's her name? Shelly, H-E-L... You did not get that- Sorry. Wait. S-H-E-L-L-Y. Mm-hmm. Don't know what happened there. She's your father. Name is Waters, W-A-T-E-R-S. All right. I got her and your husband down. And then I was gonna let you know that for the... Once you're active, either that Thursday or Friday, you should be receiving your card. So, you're gonna be getting three different cards. You're gonna get your dental, vision and then your NEC Enhanced. And then in that card, there's also gonna be the information about the carriers and then the pharmacy. Awesome. And then, that's really it. If for some reason you have a doctor's appointment the week of your activation and you still don't have your cards, you're welcome to give us a call and we can put a request... I'm sorry. You're welcome to give us a call and we'll

send you an email with those cards. Can I, um, get an email just to confirm that I've signed up? Yes. Um, I'll go ahead and put that request for you to get the enrollment confirmation. Is that a good email to send it to? Yes, ma'am. All right, give me one second. Can I put you in a brief hold while I do that? Yes, ma'am. Okay. It should take... Thank you for your hel- It should take like five or 10 minutes for you to receive that. Okay. Thank you very much. You're welcome. And then if you have any questions, you're always welcome to give us a call. We're open from 8:00 AM up to 8:00 PM Eastern Time. Okay. Thank you. You're welcome. Have a nice day. You too. Bye. Bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Car. My name is Stephanie. How can I assist you?

Speaker speaker_1: Hi, I've been reading over the pamphlets I have to apply for insurance, and I was just wondering if you could just maybe explain them a little bit so I can just make sure I understand them correctly?

Speaker speaker_0: Yes, ma'am. Um, what staffing agency are you with?

Speaker speaker_1: ATC Healthcare.

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

Speaker speaker_1: 3836.

Speaker speaker_0: Your first and last name, please?

Speaker speaker_1: Mackenzie Waters, M-A-C.

Speaker speaker_0: Thank you. For security purposes, could you please verify your address and your date of birth for me?

Speaker speaker_1: 54 Briarwood Drive, Newnan, Georgia, and January 24, 99.

Speaker speaker_0: Okay. And then what was that ZIP code?

Speaker speaker_1: 30265.

Speaker speaker_0: Is your phone number still 912-704-7791?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: And I have mackenzie.waters.24@gmail.com. Is that up to date?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay. And then you said you wanted me to go over the plans, correct?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay, gotcha. All right, so it looks like they offer four different medical plans. The first plan that I'm gonna go over is called the Stay Healthy MEC Enhanced. This plan covers your preventative services, meaning one physical visit a year, some vaccinations, some STD screenings, some cancer screening, and even some counseling, and it also covers your hospital indemnity services like doctor visits if you were to get sick, hospital visits if you were to get injured, urgent care, emergency room, and even some surgeries. With the MEC Enhanced, you are required to stay within the network to be covered, and it also requires copays. So for primary care visits, you would be limited to four visits annually per person or 10 per family, and the copay for that area is a \$10. For specialty care visits, you would also be limited to four visits annually per person or 10 per family, and the copay in that area would be a \$50. For urgent care visits, you would be limited to four visits annually per person or 10 per family, and the copay would be a \$60. With the MEC Enhanced, you would also receive prescription benefits through Aleaxar and through PHARMAville. With Aleaxar, you would be required to pay a copayment for them. Generic prescriptions, you have a 30-day supply, and the copay in that area would be a \$5. For the mail-order option, you would have a 90-day supply, and the copay in that area would be a \$15. You would also have prescription benefits through PHARMAville, which you can pay up to \$10, \$20, \$30, depending on the generic medication that it is. And for the non-generic, they offer a discount. This plan also includes virtual urgent care, which means it offers medical assistance virtually with medical providers. With the MEC Enhanced, it covers flat fees in the area of your hospital indemnity. So for hospital admission benefit, they would cover \$1,000 per day for a max of one day. For hospital confinement, they would cover \$100 per day for a max of 30 days. For surgery and hospital, they would cover \$500 per day for a max of one day. Surgery and physician office, they would cover \$125 per day for a max of one day. For medical imaging tests, they would cover \$100 per day for a max of two days. Advanced studies, they would cover \$25 per day for a max of one day. This plan also covers hospital emergency room, physician office, emergency dental work, hospital admission, hospital confinement. If you were to select the MEC Enhanced for employee only, that would be a weekly deduction of \$43.81. So the MEC Enhanced covers your, both your preventative services as well as your hospital indemnity services. Then they offer three other plans. With the other three plans, they either cover either your preventative or either your hospital indemnity. Um, the MEC Enhanced is the only one that covers both services. So for the other three, the m- the Stay Healthy MEC TeleRx, that one only covers your preventative services and your preventative services only. With the Stay Healthy plan, that one would cover your one physical visit a year, some vaccinations, some STD screenings, some cancer screening, and even some counseling, but it does not cover any doctor visits if you were to get sick, any hospital visits if you were to get injured, urgent care, emergency room, nor surgery. So it's only for preventative services only, and it does require you to stay within the networks. With the MEC Enhanced, you do get prescription benefits, but only through Aleaxar, and it offers a membership with FreeRx, which gives you access to over 800 of the top 90% generic drugs prescribed in the US for a cheaper price. The MEC TeleRx also does include virtual urgent care, which offers medical assistance virtually with medical providers. But like I said earlier, your Stay Healthy plan is only for preventative services. If you were to get the Stay Healthy MEC Tele-RS for employees only, that would be a weekly deduction of \$16.05. Then the-

Speaker speaker_1: So I have a question right here.

Speaker speaker_0: Yes, ma'am?

Speaker speaker_1: So you talked about the Stay Healthy and you said one thing, and then you said the MEC Tele-RS plan and said something else. Are, are those two different plans or are they one?

Speaker speaker_0: No. It's, it's the same plan. Um, your preventative one is called the Stay Healthy MEC Tele-RS.

Speaker speaker_1: Okay.

Speaker speaker_0: But I call it the Stay Healthy just so that it, it doesn't confuse people 'cause, um, the MEC and then the MEC Enhanced could get confusing. But the Enhanced is the one that covers both your preventative and your hospital indemnity. And then your Stay Healthy MEC Tele-RS is the one that only covers preventative.

Speaker speaker_1: So the Stay Healthy MEC Enhanced, I think I was reading that y- the only way to get that is if you've been at the company for a year? And I've only been there for, like, two months. Is that correct?

Speaker speaker_0: No.

Speaker speaker_1: No?

Speaker speaker_0: No. You could sign up, you could... I mean, uh, you have 30 days from the day that you receive your f- your first check to enroll in, into any of these plans.

Speaker speaker_1: Ooh, that might've been-

Speaker speaker_0: So you have 30 days from the day that you receive your first check to be eligible to enroll into any of these benefits.

Speaker speaker_1: Oh.

Speaker speaker_0: You can only enroll within two periods, your open enroll- your company open enrollment period, which that's done annually for the agencies.

Speaker speaker_1: Yeah, which is mail.

Speaker speaker_0: Or, or within a, your... Yes, correct. Or within your personal open enrollment period, which is the first 30 days of receiving your first check. If you're not within those two periods, you're not eligible to enroll. But you could enroll into any of these.

Speaker speaker_1: Okay, so the MEC Enhanced, at least from what I'm reading, if I can sign up for it, um, seems like it's pretty good 'cause I get both the Stay Healthy-

Speaker speaker_0: Right.

Speaker speaker_1: ... and what I would get with, like, one of the VIPs.

Speaker speaker_0: Yeah. And then with the VIPs, those only cover your hospital indemnity services. They don't cover your preventative services. So they don't cover what the Stay Healthy MEC Tele-RS covers. And then with your Enhanced, like you said, it covers those services.

Speaker speaker_1: Okay, so with... Just to make sure. The Enhanced, I get my doctor's visits during the year, um, anything that comes up randomly that covers some of that stuff, and then it, um, covers medication with a copay?

Speaker speaker_0: Correct. With your preventative. Um, I don't know if you noticed, but with the MEC Enhanced, it offers both prescription benefits. So with your preventative, it would be through Elecsar, which with the Stay Healthy it only offers prescription benefits with Elecsar, and with your VIPs it's only through Pharmaville. But with your MEC Enhanced, you get both prescription benefits with Elecsar and with Pharmaville.

Speaker speaker_1: Um, so-

Speaker speaker_0: So services-

Speaker speaker_1: ... what is Pharmaville in this? Is that, like, where I would order my medication through, or would I go to CVS and they would have done it through them or something?

Speaker speaker_0: So Pharmaville is one of, like, the networks. Whenever you have active coverage, um, that's, like, through, like, the pharmacy, the name of the, of, like, the carrier.

Speaker speaker_1: Okay, so-

Speaker speaker_0: Or your-

Speaker speaker_1: ... like, I would probably go to, like, CVS or something.

Speaker speaker_0: Okay.

Speaker speaker_1: But Pharmaville's the one, like, filling it through CVS or whoever-

Speaker speaker_0: Correct.

Speaker speaker_1: ... I'm going to.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Okay.

Speaker speaker_0: Yes, yeah.

Speaker speaker_1: Cool. I was like, "Do I have to order medicine online?" I'm like, "What is this?"

Speaker speaker_0: No, no. Whenever you, you're active and you receive your cards, all of that information is on the card. It'll tell you pharmacy and then it'll say Pharmaville and then, or it'll say Elecsar. But if you get both, it's gonna say both, um, Elecsar and Pharmaville. That's why with your VIPs you only have prescription benefits through Pharmaville, and when the

Stay Healthy you only have prescription benefits with Elecsar.

Speaker speaker_1: And something I keep seeing on, like, these pages, it says this is not a major medical coverage.

Speaker speaker_0: Correct, it's not.

Speaker speaker_1: What does that mean?

Speaker speaker_0: So this one is not gonna cover, like... This one d- none of the ma- none of the medical plans that they offer include de- dental, vision. It doesn't come, like, in a package. That's something that you would have to buy separately.

Speaker speaker_1: Oh, that's what that means. They're add-ons-

Speaker speaker_0: Yeah, this is-

Speaker speaker_1: ... instead of in a package.

Speaker speaker_0: Yeah, this is a FIPS intimacy policy, not, not really a major medical. 'Cause I know a lot of people when they call, they think it's a major medical plan, but it's not.

Speaker speaker_1: Okay. I'm okay with that.

Speaker speaker_0: And then if you wanna in-

Speaker speaker_1: I shouldn't... Yeah.

Speaker speaker_0: If you do wanna include, like, dental, vision, you can, but those have their separate deductions to them.

Speaker speaker_1: Mm-hmm. Okay, cool. Can I sign up with you-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... over the phone or do I-

Speaker speaker_0: Yeah, you-

Speaker speaker_1: ... have to fill this out?

Speaker speaker_0: No, you can do it over the phone. We're the healthcare administrators for the staff and agencies. Um, I was gonna notify you that for your medical plans, so for the Stay Healthy MEC Tele-RS, the MEC Enhanced, the one that covers both benefits as well as your VIPs, um, those are under a IRS regulation that's called Section 125. So what Section 125 is, it allows you to pay these plans with pre-tax dollarss. However, if you do want to make changes-... to, like, add dependents to these plans in the future, or if you wanna cancel those plans under that IRS regulation, you would have to do it before your company open enrollment period is over. Because if you wait once it's over to call and notify us that you don't want those plans under those IRS regulations, you're gonna unfortunately have to wait til next December when they're in company open enrollment period again to make those changes or to cancel it.

Speaker speaker_1: Okay. Could-

Speaker speaker_0: Due to the IRS regulation.

Speaker speaker_1: Um, with me being a part of a staffing agency and knowing that eventually I'm gonna be hired on with the actual company I'm working for-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... um, does the... that IRS regulation thing make a difference? Like, do I have to notify them that I'm changing?

Speaker speaker_0: No. So, the way that you have active coverage with this plan is from weekly deductions outta your paycheck. If you don't work with them, there's no way that they're gonna be able to deduct money outta your paycheck 'cause you're no longer with them. So, by the fifth week that they don't get a deduction outta your paycheck, the plan cancels out. So, that cancels it out.

Speaker speaker_1: Okay.

Speaker speaker_0: So, there's no way that we're able to get those deductions if you're not with them anymore. So, by the fifth week, it gets, like, canceled out.

Speaker speaker_1: Cool. So say you were, like-

Speaker speaker_0: And now, like, let's say you do get hired on and let's say f... you wanna maintain these plans in the future, um, since th- they're not able to make deductions outta your paycheck, since you're no longer with them, you're allowed to call us and make up to four direct payments to have those four weeks active. But by the fifth week that they don't specifically get a deduction outta your paycheck, by the fifth week specifically when they don't get a deduction outta your paycheck, you go into something called COBRA enrollment, and you would have to contact that department, um, to maintain those plans. That's if you still wanted them. But like I said, by the fifth week that they don't specifically get a deduction outta your paycheck, it cancels it out.

Speaker speaker_1: So, it's like to help me cover... be covered in the midst of a change?

Speaker speaker_0: Correct.

Speaker speaker_1: Okay, that sounds good. This, this is technically my first, like, big girl job, so I'm learning all this.

Speaker speaker_0: Okay. No, you're fine. And if, like, let's say that you're still with them, like, you're still with ATC Healthcare, um, you would have to, like... um, you would have to, like, call us before the 28th to cancel it, 'cause of course they would be doing deductions outta your paycheck since you're still with them. But-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... if you do get hired on with somebody else, there's no way that they can get a deduction outta your paycheck 'cause you're no longer with them, and by that fifth

week it gets canceled out by itself. With five consecutive no deductions, it cancels it out-

Speaker speaker_1: All right, cool.

Speaker speaker_0: ... automatically.

Speaker speaker_1: All right. So, I think we wanna go with MEC Enhanced.

Speaker speaker_0: Okay.

Speaker speaker_1: Um, and I know I do wanna do a couple add-ons.

Speaker speaker_0: Okay. Um, did you know which ones? They offer free RX, virtual care, dental, short-term disability, term life, vision, group accident, behavioral health, and then identity protection.

Speaker speaker_1: Um, I definitely-

Speaker speaker_0: Do you want any information about any of those?

Speaker speaker_1: Um, maybe some of them, but I know I definitely wanna add dental and vision. Um-

Speaker speaker_0: Okay, so for dental-

Speaker speaker_1: And we're doing just employee.

Speaker speaker_0: Okay. That's fine. So, for, for the dental plan, a preventative visit would cover... be covered at 100%. Anything basic, like if you need to get a cleaning, that would be covered at 80%, basic restorative. So, if they find a cavity and gotta fill it, that would be covered at 80%. If they take X-rays, that would be covered at 80%, and your annual maximum is \$500. With the dental plan, you would have to give a one-time deductible, but that deductible you only have to pay once and it would be a \$50. Um, for your vision plan, that one requires co-pays. So, the co-pay for an eye exam is only \$10. The co-pay for your lenses and frames is 25, and your frame allowance is of \$130. Um, they also offer short-term disability available for all active employees working 20 hours or more. So, if you were to get hurt and for some reason can't work, y-... the first seven days they don't pay them, but after that the benefit period would be 180 days. The benefit amount is \$700 per month. And for employees, that's \$5.18 from your paycheck. Um, they also offer 24-hour group accident. For hospital emergency room, they would cover \$250. Physician office, \$50. Emergency dental work, \$50. Hospital admission, 250. Daily hospital confinement, \$100. Intensive care unit, 200. AD&D; employee up to 15,000. Spouse up to 15,000. Children up to 7,500. If they have to pick you up by ambulance, ground or air, that would be covered at \$250. Medical imaging would be \$100. And that's all under 24-hour group accident.

Speaker speaker_1: Okay.

Speaker speaker_0: The plan for employee would be \$2.01. They also offer your term life for employees to age 64, uh-... \$20,000. For spouse, \$2,500. Children six months up to the age of 26, \$2,500. Children 14 days up to six month, \$500. And the plan for employee is \$2.11. As well as they offer behavioral health, that would be \$1.50 per employee. And then your identity

protection for employees, \$1.98. So, those are the add-ons.

Speaker speaker_1: Would you-

Speaker speaker_0: Yeah, I think-

Speaker speaker_1: Would you be interested in-

Speaker speaker_0: ... any of those?

Speaker speaker_1: Yes. Definitely still dental and vision. I'm trying to decide if I want the accident or not.

Speaker speaker_0: And that one's two dollars and one penny-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... for, um, group accident.

Speaker speaker_1: Unless they sound like I just been in an accident and I need emergency stuff.

Speaker speaker_0: Correct. Mm-hmm. And then right now with the NEC Enhanced Vision and Dental, you're looking at a total of \$49.60 weekly.

Speaker speaker_1: Weekly, okay. Well, I, I get about \$800 weekly, so...

Speaker speaker_0: Oh, you expect to get paid weekly, okay.

Speaker speaker_1: Yeah. So, that's not a lot. Um...

Speaker speaker_0: I was thinking something else there.

Speaker speaker_1: You were thinking I got paid with it bi-weekly.

Speaker speaker_0: Right.

Speaker speaker_1: Um, yeah, we can add accident 'cause you never know when an accident's gonna happen. That's the whole point of accident.

Speaker speaker_0: Okay. So, I have dental for employee only for \$3.64.

Speaker speaker_1: Okay. Mm-hmm.

Speaker speaker_0: I have vision for \$2.15 for employee. I have group accident for two dollars and one cent for employee. And I have NEC Enhanced for \$43.81 weekly for employee. That comes out to be total of \$51.61 for these selected plans. Um, do you allow ATC Healthcare to make these weekly deductions for these selected plans?

Speaker speaker_1: I do, but I do have a question. One of these on the paper is FreeRx. What is that?

Speaker speaker_0: So, FreeRx, um, offers you a membership. It gives you access to over 800 of the top 90% generic drugs prescribed in the US. So, with FreeRx, the membership

provides the access to over 800 of the top gen- 90% generic drugs prescribed in the US. And for some generic drugs, not all of them, for some, it'll offer them for free. But like I said, for some. Um, for acute medications up to 21-day supply, can be picked up at any pharmacy including CVS, Walgreen's-

Speaker speaker_1: But I think I get some of that with the NEC Enhanced though, right?

Speaker speaker_0: Yes. You have, um, prescription benefits with Elecsar, which is your preventative side-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... and with PHARMAVILLE, which would be your hospital indemnity. So, this would just be an additional membership for your pharmacy, but that's your choice 'cause you already have coverage-

Speaker speaker_1: No, I'm good.

Speaker speaker_0: Okay.

Speaker speaker_1: Yeah, I already got coverage through NEC Enhanced. I think I'll be all right, I don't need it.

Speaker speaker_0: Okay.

Speaker speaker_1: I just didn't know what it was.

Speaker speaker_0: And then, um, just keep in mind that for your medical plan, it is under that IRS regulation. So, if you do wanna make any changes in the future, you have to do it before of December 28th.

Speaker speaker_1: Yeah.

Speaker speaker_0: But if you're not gonna work with them in the future, well... But I still have to tell you just in case.

Speaker speaker_1: Yeah.

Speaker speaker_0: Um...

Speaker speaker_1: I understand. You're, you're basically locked in until December.

Speaker speaker_0: Yes. Correct.

Speaker speaker_1: Yeah. I think we'll stick with NEC Enhanced with dental and vision and accident.

Speaker speaker_0: Okay. Do you allow ATC Healthcare to make this weekly deduction of \$51.61?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: And then I was gonna notify you that, um, since you're enrolling within company open enrollment period, they have an effective date for these plans for January the

6th.

Speaker speaker_1: Okay.

Speaker speaker_0: So, you should be seeing-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... your deduction one or two weeks prior to that date.

Speaker speaker_1: Say that about the deduction, one to two weeks prior... What'd you say?

Speaker speaker_0: Yeah. Um, you should be seeing a deduction from your paycheck of \$51.61 prior to the effective date of January 6th.

Speaker speaker_1: Okay.

Speaker speaker_0: And then since you chose the group accident, I do need a beneficiary, so if something was to happen to you, who would you want to leave-

Speaker speaker_1: My husband.

Speaker speaker_0: ... with benefits. Okay. Um, what's his first and last name?

Speaker speaker_1: Jacob, J-A-C-O-B.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Hartness, H-A-R-T-N-E-S-S.

Speaker speaker_0: Okay. All right.

Speaker speaker_1: And is there like a secondary beneficiary too, or is it just one?

Speaker speaker_0: Yep. No, you can add another one.

Speaker speaker_1: Okay. 'Cause just in case we're both in the car together, I would-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... someone actually... Um, I'd like to add my mother.

Speaker speaker_0: Okay. What's her name?

Speaker speaker_1: Shelly, H-E-L...

Speaker speaker_0: You did not get that-

Speaker speaker_1: Sorry. Wait. S-H-E-L-L-Y.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Don't know what happened there.

Speaker speaker_0: She's your father.

Speaker speaker_1: Name is Waters, W-A-T-E-R-S.

Speaker speaker_0: All right. I got her and your husband down. And then I was gonna let you know that for the... Once you're active, either that Thursday or Friday, you should be receiving your card. So, you're gonna be getting three different cards. You're gonna get your dental, vision and then your NEC Enhanced. And then in that card, there's also gonna be the information about the carriers and then the pharmacy.

Speaker speaker_1: Awesome.

Speaker speaker_0: And then, that's really it. If for some reason you have a doctor's appointment the week of your activation and you still don't have your cards, you're welcome to give us a call and we can put a request... I'm sorry. You're welcome to give us a call and we'll send you an email with those cards.

Speaker speaker_2: Can I, um, get an email just to confirm that I've signed up?

Speaker speaker_0: Yes. Um, I'll go ahead and put that request for you to get the enrollment confirmation. Is that a good email to send it to?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_0: All right, give me one second. Can I put you in a brief hold while I do that?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_0: Okay. It should take... Thank you for your hel- It should take like five or 10 minutes for you to receive that.

Speaker speaker_2: Okay. Thank you very much.

Speaker speaker_0: You're welcome. And then if you have any questions, you're always welcome to give us a call. We're open from 8:00 AM up to 8:00 PM Eastern Time.

Speaker speaker_2: Okay. Thank you.

Speaker speaker_0: You're welcome. Have a nice day.

Speaker speaker_2: You too. Bye.

Speaker speaker_0: Bye.