

## **Transcript: Estefania**

**Acevedo-4771048696889344-5722198799597568**

### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Uh, yeah. I need to see about getting insurance. Okay. What staff and agency do you work for? Focus. And then what are the last four of your social? 4571. Okay. For security purposes, could you verify your address and your date of birth? 2819 Lohman Street, Springfield, Ohio 45505. And what was the other one? Oh, birth date, 8-8-70. Okay. And then I have 937-360-0380 as your phone number? Yes. Okay. And then I have your first name, last name forty-sixth at icloud.com. Is that up to date? Yeah. Okay. Okay, hang on just a second. Did you know what you wanted to enroll into already, by any chance? Do what, baby? I'm sorry. Um, did you know by any chance what you wanted to enroll into? It looks like you are enrolled into Dental, Vision and then the VIP Standard. Um, however, they're not active yet since we haven't received any deductions. Okay. What's the VIP? So the VIP is the plan that covers like doctor visits if sick, hospital visits if injured, urgent care, emergency room and even some surgeries. So, it looks like you have the VIP Standard. Give me one second. So the VIP Standard birt- with Virtual Primary Care. Give me one. Let me make sure. And then for that one, um, it doesn't require you to stay within the network so you could use preferred providers outside of the network, or in the network and be covered. It has its prescription benefits through Alecsar, and it offers a membership... Well, actually and it offers virtual urgent care which offers medical assistance virtually with medical providers, as well as the VIP Plus does the same thing. With these two you get prescription benefits through Pharmaville. Depending on the generic medication that you need you can pay up to \$10, \$20, \$30. It just depends on the generic medication and for the non-generic they do offer a discount. Mm-hmm. But this plan also does include the vir-virtual primary care and then the main difference between the one, the VIP Standard with virtual primary care and the VIP Plus is that the Standard doesn't cover intensive care unit benefit, rehabilitation benefit, nor any preventive surgery while your VIP Plus does cover those four areas, as well as the VIP Plus covers a little bit more in dollar amount towards those services. So for example, for hospital confinement benefit, the VIP Standard only covers \$60 per day for a max of 30 days while the VIP Plus would cover \$100 per day for a max of 30 days. Another example for surgery in hospital, the VIP Standard only covers \$250 per day for a max of one day, while your VIP Plus will cover \$1,000 per day for a max of one day. If you were to swap between the Standard and the VIP Plus, for the VIP Standard for employee that's \$19.55 from your paycheck. And for the VIP Plus with primary care, the weekly deduction would be \$33.54 from your paycheck. With these two plans they don't cover your preventative services though, so they wouldn't cover like a physical, some vaccines, some STD and cancer screenings, so it's only for hospital indemnity services. The one that would cover your preventative services would be the Stay Healthy MUC Tele-RS. That one does

require you however to stay within the network to be covered and it does offer prescription benefits through Aleksar and it offers a membership with FreeRx which gives you access to over 800 of the top 9% of generic drugs prescribed in the U.S. This plan does also include the virtual primary care, but it's only for preventative services so it's not gonna cover doctor visits if you were to get sick, hospital visits if you were to get injured, urgent care, emergency room nor surgeries. If you were to select the Stay Healthy MUC Tele-RS for employee that would be \$17.21 from your paycheck. And they also do have, um, two other plans called the Stay Healthy MUC Enhanced. So this one would cover your preventative care which would be one physical visit, some vaccinations, some STD and cancer screening and it covers, um, some areas in the hospital so for example, for primary care visits you would be required a co-pay of \$10 and you would be limited to four visits annually per person or ten for family. For specialty care visits you would be limited to four visits annually per person or ten for family and a \$50 co-pay is required for urgent care visits. A \$60 co-pay would be required and you would also be limited to four visits annually per person or ten per family. You have prescription coverage through Aleksar and for the pharmacy option you would have a 30-day supply for generic drugs and a \$5 co-pay would be required. For the mail-order option a 90-day supply..... would be provided and so your mail-order option would be re- a dollar copay. So for that one, you are required also to stay within the network. If you were to select the Stay Healthy NEC Enhanced Basic, that would be with a deduction of \$35.11 from your paycheck. And then the last medical plan that they offer would be the Stay Healthy NEC Enhanced. So with that one, you also do get preventative, um, benefits which would be one physical visit, some vaccinations, some skin and cancer screenings, and it also covers your actual doctor visits. So, like, if you were to get sick or go to hospital urgent care emergency room and it also does require those copays. So same thing for primary care visits, you would be limited to four visits annually per person or ten per family. A \$10 copay would be required. For specialty care visits, you would be limited to four visits annually per person or ten per family. A \$50 copay would be required. For urgent care, you would also be required a \$60 copay. You would also be limited to four visits annually per person or ten per family. You get prescription benefits with the Lexar and with Pharamville. So you get two different prescription benefits through... with the Stay Healthy NEC Enhanced. For your preventative prescriptions, you would go through a Lexar. The pharmacy option would be a 30-day supply and a \$5 copay would be required. For the mail-order option, a 90-day supply would be given and a \$15 copay would be required. You would also have prescription benefits through Pharamville with the Stay Healthy NEC Enhanced which you can pay up to \$10, \$20, \$30 for your generic medication. And for the non-generic, they do offer a discount. And it covers hospital indemnity services, a flat fee. So for hospital admission, the Stay Healthy NEC Enhanced would cover \$1,000 per day for a max of one day. For hospital confinement benefit, it would cover \$100 per day for a max of 30 days. It also covers products group accident. So for hospital emergency room, it would cover a flat fee of 250. For physician office, it would cover \$50. Hospital admission, it would cover \$250. If you were to select the Stay Healthy NEC Enhanced, for employee that would be \$44.99 from your paycheck. Um, I was gonna ask you if you wanted me to send you the benefit guide to your email. That benefit guide has all the... all the plan that I just went over. Um, I don't know if you want me to send you- Yeah. Because you... Yeah, please. 'Cause you just gave me so much information. My error. Information. Yes. I'm sorry. Yes. 'Cause they do offer a few different medical plans, one, two- Right. ... three, four, five... So

they offer five different medical plans and I don't know if you would want to, like, look at it so that you visually see what I was talking about. Um, it would probably be easier. Give me one second. Let me go ahead and send it to you. Now, I would need it for me, my husband, and my daughter. Okay. So s- for employee plus child? Well, no, j- Yeah, because I've got... I've got two kids and a husband. Okay. Okay. Give me one second. Let me go ahead and send you that. 'Cause it looks like- And the only reason I'm trying to rush this, I'm, like, I'm out of my medication and I'm diabetic. Gotcha. 'Cause it looks like you had a pending enrollment, um, but since we never received the deductions, it never became active. And it looks like it was for dental- Okay. Well, I'm working- Mm-hmm. Yeah. I'm working for Retaw 3 Focus. Okay. I've only been there... This is my second week. Gotcha. So I won't get a paycheck until Friday. Okay. So, I mean, you've got my, um... Oh, no, you don't. They do. They've got all of my information. But I think you are right. I did sign up for that. Yeah. It says dental for employee plus child, vision for employee plus child, and then the VIP Standard which is the plan that only covers your, like, actual hospital indemnity services but not your preventative services, um, for employee plus child. And then- Oh, okay. Well, let's just keep it like that for right now because he got a job and he'll get his own insurance. Okay. And then I went ahead and emailed you that, um, benefit guide. Do you mind verifying that you received it? It should come from an email that says [info@benefitsinacar.com](mailto:info@benefitsinacar.com). I'm going right now. Benefit guide. Yes, I did. Okay. So that's the guide. And then if you want, I can give you a recap about what I just went over 'cause I know that was a lot. That was a lot. But, I mean, if I can... Oh, it's telling me to download it. I don't want to download it. I just want to open it. Oh my, 24 pages. And then, um... So for the... The one that you currently were signed up for was for the- Mm-hmm. ... VIP Standard with urgent care. So those two VIP plans, the Standard and the Plus, are the ones that only cover your doctor visits that's state, hospital visits that's injured, urgent care emergency room, and surgeries. And they don't cover your preventative services which would be considered like a physical, some vaccines, some skin and cancer screenings. So that's not covered with the VIPs. ... then your Stay Healthy MEC Tele-RS, that one is the one that only covers your preventative services, but not your actual doctor visits. So that one would only cover like a physical, some vaccines, some STD/cancer screening, but it doesn't cover any of your actual doctor visits if you were to go to the doctor sick. Um, and that... But the- But the VIP... Hmm? The VIP does cover going to the doctor, right? Yes. So like if you were to get sick and have to go to the doctor, those two plans would cover that. Um, but they wouldn't cover- Okay, because I have to go... Right. Well, see I have to go... Me and my daughter both, we have to go every three months because we're diabetic. Okay. So I'm not sure if that's considered more like a preventative service, um, because your VIPs would be mainly like if you're already... like if you're sick or if you got injured. I'm not sure if that would be considered more like preventative, since that's like more like checkups. Um, but I know your VIPs don't cover preventative services. They only cover the actual like doctor visits if you were to get like injured or sick. And then your Stay Healthy MEC Tele-RS is the one that does cover your preventative services, but only those preventative services. So like if you go to the doctor sick with the Stay Healthy MEC Tele-RS, it's not going to be covered because it's not a preventative visit. The... However, for the Stay Healthy MEC Enhanced Basic and your Stay Healthy MEC Enhanced, those do cover your preventative services which would be like a physical, some vaccines, some STD/cancer screening. And it also covers... Like the Stay Healthy MEC Enhanced Basic, that one covers like primary care visits, specialty care visits,

urgent care visits, but they don't cover a flat fee towards your hospital indemnity services. The one that does cover that would be your Stay Healthy MEC Enhanced. That one looks like it covers your preventative services as well as your primary care, specialty care, urgent care, and it covers a flat fee towards your hospital indemnity benefits. Okay, so that's probably the one that I'm going to have to go for then. So your... That one would be the Stay Healthy MEC Enhanced. And then you said you wanted to do employee plus child, or did you want to do the family? I guess the employee plus... plus two, me and my... me, my daughter, and my son. Okay, so employee and children. So for the Stay Healthy MEC Enhanced, that's \$72.69 weekly from your paycheck. Good God. Yes. And then for the other one, that's Stay Healthy MEC- Well, how much is it for just one child and me? So, um, it's re- regarding if it's one or two, it's going to be the same. Since it's a child, it's still going to be the \$72.69 weekly. Well, that's really not a child. She's 18. She needs to get her ass... Sorry. It's okay. So yeah, so it looks like for employee and child it would be \$72.69 weekly. Um, and then for the Stay Healthy MEC Basic, that one would cover your preventative services as well, but it would only cover, um... For your hospital indemnity, it would cover the primary care visits limited to four visits annually per person or 10 per family. A \$10 copay would be required. Specialty care visits limited to four visits annually per person or 10 per family. A \$50 copay would be required. For urgent care limited to four visits annually per person or 10 per family and a \$50 copay would be required. It does... Um, with the MEC, to stay within the network to be covered. Um, however, for the Stay Healthy MEC Enhanced Basic, that one doesn't cover a flat fee towards your hospital indemnity services. The only one that would do that is your Stay Healthy MEC Enhanced and then the two VIPs. But the two VIPs don't cover your preventative services. So if you want to receive coverage for your preventative as well as you want them to cover a flat fee towards your hospital indemnity services, you would have to get the Stay Healthy MEC Enhanced. But that one is, um, \$72.69 weekly. Okay, so let's just do just me being covered. Okay, so for the Stay Healthy MEC Enhanced, um, for employee, that's \$44.99 weekly. Okay, and that's the one where I can go to the doctor because of the diabetes? Correct. Mm-hmm. That would be- Okay. ... um, that's the one that would cover your preventative services as well as your hospital indemnity. So if you actually have to go to the doctor because you're sick, it would cover like a flat fee towards that service. Okay. And then... And then also, um, the MEC Tele-RS would do that, but that one doesn't cover like if you were to go to the doctor because you're sick. That one would- Okay. ... only cover preventative. So I'm guessing you want the Stay Healthy MEC Enhanced. Yeah. Okay. And then did you want to add any other plan or just that one? No, just that one. Okay. All right. So let me go ahead and make those changes. Okay, do you... Since you had a pending enrollment, do you allow me to make these changes in your plan? Um, so I have the MEC Enhanced for \$44.99 for employee. Do you allow me to make these changes? Yes. Okay. Okay. Since there was a pending enrollment, I do have to read you this disclaimer. Um, it does take seven to ten business days for any cancellations or changes to process, so there- there may be a possibility that you may experience one or two deductions for the pending enrollment of \$43.79. But once you see the first deduction of the \$44.99 for the MEC Enhanced, the following Monday of that deduction is when your coverage becomes effective, and then by that Thursday or Friday you should be getting your MEC Enhanced card sent to you. And if for some reason, that Monday or Tuesday you have a doctor's appointment and need your card, you're welcome to give us a ca- uh, give us a call and we can send them to

your email once they are available. Good. Okay, so now you really just have to wait for your employer to start making that first deduction. So once you see the first deduction of the \$44.99 come out of your paycheck? Mm-hmm. That following Monday is when your coverage becomes active, and then since you have the MEC Enhanced, you get prescription benefits with Elapsar as well as with Pharmaville. And then you- you are required to stay within the network. But, um, all that information be once you- Okay. ... request your card. Mm-hmm. Okay, so all of that'll be sent to me? Yes, ma'am. So like once you get the card, the pharmacy's information is there, as well as the multi-plan network phone number. That's the number that you call to find the list of preferred providers. Okay. Okay. And then I was gonna also tell you that if you wanna make any changes or add any new plans, you- your last day to do that would be on, let's see, on February 14. That's the last day for the company open enrollment. Okay. Okay? Okay. You have helped me so much. You're welcome. And then just keep in mind that since I did have to change that pending enrollment, there is a possibility that you may see one or two deductions with that total \$43.79 for the dental and the vision and the VIP standard plan. But once you see that new deduction of the \$44.99, that's when that new plan comes into the back. Okay, so how much was the vision and the dental? So for vision, it was \$4.94 weekly. For dental, it was \$9.93 weekly. And then for vision it was... I'm sorry, for the VIP standard, it was \$29.23 weekly for a total deduction of \$43.79. Um, but they never became effective since we never got that deduction. Okay. But I still have to... Since I made those changes, I still d- do have to inform you just in case you do see that deduction. Okay. Did you have any questions? No, sweetie, I don't. Thank you so much. You're welcome. I hope you have a great day and then just remember, if you do want to make any changes or add any plans, you- your last day to do that would be on Valentine's, 'cause after Valentine's you would have to wait until the month of December to do it. Okay. All right. Well, I hope you have a great day. Thank you for your time. Yes, thank you. You're welc- Bye. Bye.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker\_2: Uh, yeah. I need to see about getting insurance.

Speaker speaker\_1: Okay. What staff and agency do you work for?

Speaker speaker\_2: Focus.

Speaker speaker\_1: And then what are the last four of your social?

Speaker speaker\_2: 4571.

Speaker speaker\_1: Okay. For security purposes, could you verify your address and your date of birth?

Speaker speaker\_2: 2819 Lohman Street, Springfield, Ohio 45505. And what was the other one? Oh, birth date, 8-8-70.

Speaker speaker\_1: Okay. And then I have 937-360-0380 as your phone number?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. And then I have your first name, last name forty-sixth at icloud.com. Is that up to date?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Okay. Okay, hang on just a second. Did you know what you wanted to enroll into already, by any chance?

Speaker speaker\_2: Do what, baby? I'm sorry.

Speaker speaker\_1: Um, did you know by any chance what you wanted to enroll into? It looks like you are enrolled into Dental, Vision and then the VIP Standard. Um, however, they're not active yet since we haven't received any deductions.

Speaker speaker\_2: Okay. What's the VIP?

Speaker speaker\_1: So the VIP is the plan that covers like doctor visits if sick, hospital visits if injured, urgent care, emergency room and even some surgeries. So, it looks like you have the VIP Standard. Give me one second. So the VIP Standard birt- with Virtual Primary Care. Give me one. Let me make sure. And then for that one, um, it doesn't require you to stay within the network so you could use preferred providers outside of the network, or in the network and be covered. It has its prescription benefits through Alecsar, and it offers a membership... Well, actually and it offers virtual urgent care which offers medical assistance virtually with medical providers, as well as the VIP Plus does the same thing. With these two you get prescription benefits through Pharmaville. Depending on the generic medication that you need you can pay up to \$10, \$20, \$30. It just depends on the generic medication and for the non-generic they do offer a discount.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: But this plan also does include the vir- virtual primary care and then the main difference between the one, the VIP Standard with virtual primary care and the VIP Plus is that the Standard doesn't cover intensive care unit benefit, rehabilitation benefit, nor any preventive surgery while your VIP Plus does cover those four areas, as well as the VIP Plus covers a little bit more in dollar amount towards those services. So for example, for hospital confinement benefit, the VIP Standard only covers \$60 per day for a max of 30 days while the VIP Plus would cover \$100 per day for a max of 30 days. Another example for surgery in hospital, the VIP Standard only covers \$250 per day for a max of one day, while your VIP Plus will cover \$1,000 per day for a max of one day. If you were to swap between the Standard and the VIP Plus, for the VIP Standard for employee that's \$19.55 from your paycheck. And for the VIP Plus with primary care, the weekly deduction would be \$33.54 from your paycheck. With these two plans they don't cover your preventative services though, so they wouldn't cover like a physical, some vaccines, some STD and cancer screenings, so it's only for hospital

indemnity services. The one that would cover your preventative services would be the Stay Healthy MUC Tele-RS. That one does require you however to stay within the network to be covered and it does offer prescription benefits through Aleksar and it offers a membership with FreeRx which gives you access to over 800 of the top 9% of generic drugs prescribed in the U.S. This plan does also include the virtual primary care, but it's only for preventative services so it's not gonna cover doctor visits if you were to get sick, hospital visits if you were to get injured, urgent care, emergency room nor surgeries. If you were to select the Stay Healthy MUC Tele-RS for employee that would be \$17.21 from your paycheck. And they also do have, um, two other plans called the Stay Healthy MUC Enhanced. So this one would cover your preventative care which would be one physical visit, some vaccinations, some STD and cancer screening and it covers, um, some areas in the hospital so for example, for primary care visits you would be required a co-pay of \$10 and you would be limited to four visits annually per person or ten for family. For specialty care visits you would be limited to four visits annually per person or ten for family and a \$50 co-pay is required for urgent care visits. A \$60 co-pay would be required and you would also be limited to four visits annually per person or ten per family. You have prescription coverage through Aleksar and for the pharmacy option you would have a 30-day supply for generic drugs and a \$5 co-pay would be required. For the mail-order option a 90-day supply..... would be provided and so your mail-order option would be re- a dollar copay. So for that one, you are required also to stay within the network. If you were to select the Stay Healthy NEC Enhanced Basic, that would be with a deduction of \$35.11 from your paycheck. And then the last medical plan that they offer would be the Stay Healthy NEC Enhanced. So with that one, you also do get preventative, um, benefits which would be one physical visit, some vaccinations, some skin and cancer screenings, and it also covers your actual doctor visits. So, like, if you were to get sick or go to hospital urgent care emergency room and it also does require those copays. So same thing for primary care visits, you would be limited to four visits annually per person or ten per family. A \$10 copay would be required. For specialty care visits, you would be limited to four visits annually per person or ten per family. A \$50 copay would be required. For urgent care, you would also be required a \$60 copay. You would also be limited to four visits annually per person or ten per family. You get prescription benefits with the Lexar and with Pharamville. So you get two different prescription benefits through... with the Stay Healthy NEC Enhanced. For your preventative prescriptions, you would go through a Lexar. The pharmacy option would be a 30-day supply and a \$5 copay would be required. For the mail-order option, a 90-day supply would be given and a \$15 copay would be required. You would also have prescription benefits through Pharamville with the Stay Healthy NEC Enhanced which you can pay up to \$10, \$20, \$30 for your generic medication. And for the non-generic, they do offer a discount. And it covers hospital indemnity services, a flat fee. So for hospital admission, the Stay Healthy NEC Enhanced would cover \$1,000 per day for a max of one day. For hospital confinement benefit, it would cover \$100 per day for a max of 30 days. It also covers products group accident. So for hospital emergency room, it would cover a flat fee of 250. For physician office, it would cover \$50. Hospital admission, it would cover \$250. If you were to select the Stay Healthy NEC Enhanced, for employee that would be \$44.99 from your paycheck. Um, I was gonna ask you if you wanted me to send you the benefit guide to your email. That benefit guide has all the... all the plan that I just went over. Um, I don't know if you want me to send you-

Speaker speaker\_3: Yeah. Because you... Yeah, please. 'Cause you just gave me so much information. My error.

Speaker speaker\_1: Information. Yes. I'm sorry. Yes. 'Cause they do offer a few different medical plans, one, two-

Speaker speaker\_3: Right.

Speaker speaker\_1: ... three, four, five... So they offer five different medical plans and I don't know if you would want to, like, look at it so that you visually see what I was talking about. Um, it would probably be easier. Give me one second. Let me go ahead and send it to you.

Speaker speaker\_3: Now, I would need it for me, my husband, and my daughter.

Speaker speaker\_1: Okay. So s- for employee plus child?

Speaker speaker\_3: Well, no, j- Yeah, because I've got... I've got two kids and a husband.

Speaker speaker\_1: Okay. Okay. Give me one second. Let me go ahead and send you that. 'Cause it looks like-

Speaker speaker\_3: And the only reason I'm trying to rush this, I'm, like, I'm out of my medication and I'm diabetic.

Speaker speaker\_1: Gotcha. 'Cause it looks like you had a pending enrollment, um, but since we never received the deductions, it never became active. And it looks like it was for dental-

Speaker speaker\_3: Okay. Well, I'm working-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_3: Yeah. I'm working for Retaw 3 Focus.

Speaker speaker\_1: Okay.

Speaker speaker\_3: I've only been there... This is my second week.

Speaker speaker\_1: Gotcha.

Speaker speaker\_3: So I won't get a paycheck until Friday.

Speaker speaker\_1: Okay.

Speaker speaker\_3: So, I mean, you've got my, um... Oh, no, you don't. They do. They've got all of my information. But I think you are right. I did sign up for that.

Speaker speaker\_1: Yeah. It says dental for employee plus child, vision for employee plus child, and then the VIP Standard which is the plan that only covers your, like, actual hospital indemnity services but not your preventative services, um, for employee plus child. And then-

Speaker speaker\_3: Oh, okay. Well, let's just keep it like that for right now because he got a job and he'll get his own insurance.



Speaker speaker\_1: Okay. And then I went ahead and emailed you that, um, benefit guide. Do you mind verifying that you received it? It should come from an email that says info@benefitsinacar.com.

Speaker speaker\_3: I'm going right now. Benefit guide. Yes, I did.

Speaker speaker\_1: Okay. So that's the guide. And then if you want, I can give you a recap about what I just went over 'cause I know that was a lot.

Speaker speaker\_3: That was a lot. But, I mean, if I can... Oh, it's telling me to download it. I don't want to download it. I just want to open it. Oh my, 24 pages.

Speaker speaker\_1: And then, um... So for the... The one that you currently were signed up for was for the-

Speaker speaker\_3: Mm-hmm.

Speaker speaker\_1: ... VIP Standard with urgent care. So those two VIP plans, the Standard and the Plus, are the ones that only cover your doctor visits that's state, hospital visits that's injured, urgent care emergency room, and surgeries. And they don't cover your preventative services which would be considered like a physical, some vaccines, some skin and cancer screenings. So that's not covered with the VIPs. ... then your Stay Healthy MEC Tele-RS, that one is the one that only covers your preventative services, but not your actual doctor visits. So that one would only cover like a physical, some vaccines, some STD/cancer screening, but it doesn't cover any of your actual doctor visits if you were to go to the doctor sick. Um, and that... But the-

Speaker speaker\_3: But the VIP...

Speaker speaker\_1: Hmm?

Speaker speaker\_3: The VIP does cover going to the doctor, right?

Speaker speaker\_1: Yes. So like if you were to get sick and have to go to the doctor, those two plans would cover that. Um, but they wouldn't cover-

Speaker speaker\_3: Okay, because I have to go... Right. Well, see I have to go... Me and my daughter both, we have to go every three months because we're diabetic.

Speaker speaker\_1: Okay. So I'm not sure if that's considered more like a preventative service, um, because your VIPs would be mainly like if you're already... like if you're sick or if you got injured. I'm not sure if that would be considered more like preventative, since that's like more like checkups. Um, but I know your VIPs don't cover preventative services. They only cover the actual like doctor visits if you were to get like injured or sick. And then your Stay Healthy MEC Tele-RS is the one that does cover your preventative services, but only those preventative services. So like if you go to the doctor sick with the Stay Healthy MEC Tele-RS, it's not going to be covered because it's not a preventative visit. The... However, for the Stay Healthy MEC Enhanced Basic and your Stay Healthy MEC Enhanced, those do cover your preventative services which would be like a physical, some vaccines, some STD/cancer screening. And it also covers... Like the Stay Healthy MEC Enhanced Basic, that one covers

like primary care visits, specialty care visits, urgent care visits, but they don't cover a flat fee towards your hospital indemnity services. The one that does cover that would be your Stay Healthy MEC Enhanced. That one looks like it covers your preventative services as well as your primary care, specialty care, urgent care, and it covers a flat fee towards your hospital indemnity benefits.

Speaker speaker\_3: Okay, so that's probably the one that I'm going to have to go for then.

Speaker speaker\_1: So your... That one would be the Stay Healthy MEC Enhanced. And then you said you wanted to do employee plus child, or did you want to do the family?

Speaker speaker\_3: I guess the employee plus... plus two, me and my... me, my daughter, and my son.

Speaker speaker\_1: Okay, so employee and children. So for the Stay Healthy MEC Enhanced, that's \$72.69 weekly from your paycheck.

Speaker speaker\_3: Good God.

Speaker speaker\_1: Yes. And then for the other one, that's Stay Healthy MEC-

Speaker speaker\_3: Well, how much is it for just one child and me?

Speaker speaker\_1: So, um, it's re- regarding if it's one or two, it's going to be the same. Since it's a child, it's still going to be the \$72.69 weekly.

Speaker speaker\_3: Well, that's really not a child. She's 18. She needs to get her ass... Sorry.

Speaker speaker\_1: It's okay. So yeah, so it looks like for employee and child it would be \$72.69 weekly. Um, and then for the Stay Healthy MEC Basic, that one would cover your preventative services as well, but it would only cover, um... For your hospital indemnity, it would cover the primary care visits limited to four visits annually per person or 10 per family. A \$10 copay would be required. Specialty care visits limited to four visits annually per person or 10 per family. A \$50 copay would be required. For urgent care limited to four visits annually per person or 10 per family and a \$50 copay would be required. It does... Um, with the MEC, to stay within the network to be covered. Um, however, for the Stay Healthy MEC Enhanced Basic, that one doesn't cover a flat fee towards your hospital indemnity services. The only one that would do that is your Stay Healthy MEC Enhanced and then the two VIPs. But the two VIPs don't cover your preventative services. So if you want to receive coverage for your preventative as well as you want them to cover a flat fee towards your hospital indemnity services, you would have to get the Stay Healthy MEC Enhanced. But that one is, um, \$72.69 weekly.

Speaker speaker\_3: Okay, so let's just do just me being covered.

Speaker speaker\_1: Okay, so for the Stay Healthy MEC Enhanced, um, for employee, that's \$44.99 weekly.

Speaker speaker\_3: Okay, and that's the one where I can go to the doctor because of the diabetes?

Speaker speaker\_1: Correct. Mm-hmm. That would be-

Speaker speaker\_3: Okay.

Speaker speaker\_1: ... um, that's the one that would cover your preventative services as well as your hospital indemnity. So if you actually have to go to the doctor because you're sick, it would cover like a flat fee towards that service.

Speaker speaker\_3: Okay.

Speaker speaker\_1: And then... And then also, um, the MEC Tele-RS would do that, but that one doesn't cover like if you were to go to the doctor because you're sick. That one would-

Speaker speaker\_3: Okay.

Speaker speaker\_1: ... only cover preventative. So I'm guessing you want the Stay Healthy MEC Enhanced.

Speaker speaker\_3: Yeah.

Speaker speaker\_1: Okay. And then did you want to add any other plan or just that one?

Speaker speaker\_3: No, just that one.

Speaker speaker\_1: Okay. All right. So let me go ahead and make those changes. Okay, do you... Since you had a pending enrollment, do you allow me to make these changes in your plan? Um, so I have the MEC Enhanced for \$44.99 for employee. Do you allow me to make these changes?

Speaker speaker\_3: Yes.

Speaker speaker\_1: Okay. Okay. Since there was a pending enrollment, I do have to read you this disclaimer. Um, it does take seven to ten business days for any cancellations or changes to process, so there- there may be a possibility that you may experience one or two deductions for the pending enrollment of \$43.79. But once you see the first deduction of the \$44.99 for the MEC Enhanced, the following Monday of that deduction is when your coverage becomes effective, and then by that Thursday or Friday you should be getting your MEC Enhanced card sent to you. And if for some reason, that Monday or Tuesday you have a doctor's appointment and need your card, you're welcome to give us a call and we can send them to your email once they are available.

Speaker speaker\_3: Good.

Speaker speaker\_1: Okay, so now you really just have to wait for your employer to start making that first deduction. So once you see the first deduction of the \$44.99 come out of your paycheck?

Speaker speaker\_3: Mm-hmm.

Speaker speaker\_1: That following Monday is when your coverage becomes active, and then since you have the MEC Enhanced, you get prescription benefits with Elapsar as well as with Pharmaville. And then you- you are required to stay within the network. But, um, all that

information be once you-

Speaker speaker\_3: Okay.

Speaker speaker\_1: ... request your card. Mm-hmm.

Speaker speaker\_3: Okay, so all of that'll be sent to me?

Speaker speaker\_1: Yes, ma'am. So like once you get the card, the pharmacy's information is there, as well as the multi-plan network phone number. That's the number that you call to find the list of preferred providers.

Speaker speaker\_3: Okay.

Speaker speaker\_1: Okay. And then I was gonna also tell you that if you wanna make any changes or add any new plans, you- your last day to do that would be on, let's see, on February 14. That's the last day for the company open enrollment.

Speaker speaker\_3: Okay.

Speaker speaker\_1: Okay?

Speaker speaker\_3: Okay. You have helped me so much.

Speaker speaker\_1: You're welcome. And then just keep in mind that since I did have to change that pending enrollment, there is a possibility that you may see one or two deductions with that total \$43.79 for the dental and the vision and the VIP standard plan. But once you see that new deduction of the \$44.99, that's when that new plan comes into the back.

Speaker speaker\_3: Okay, so how much was the vision and the dental?

Speaker speaker\_1: So for vision, it was \$4.94 weekly. For dental, it was \$9.93 weekly. And then for vision it was... I'm sorry, for the VIP standard, it was \$29.23 weekly for a total deduction of \$43.79. Um, but they never became effective since we never got that deduction.

Speaker speaker\_3: Okay.

Speaker speaker\_1: But I still have to... Since I made those changes, I still d- do have to inform you just in case you do see that deduction.

Speaker speaker\_3: Okay.

Speaker speaker\_1: Did you have any questions?

Speaker speaker\_3: No, sweetie, I don't. Thank you so much.

Speaker speaker\_1: You're welcome. I hope you have a great day and then just remember, if you do want to make any changes or add any plans, you- your last day to do that would be on Valentine's, 'cause after Valentine's you would have to wait until the month of December to do it.

Speaker speaker\_3: Okay.

Speaker speaker\_1: All right. Well, I hope you have a great day. Thank you for your time.

Speaker speaker\_3: Yes, thank you.

Speaker speaker\_1: You're welc- Bye.

Speaker speaker\_3: Bye.