

## **Transcript: Estefania**

**Acevedo-4795496601796608-5062465527791616**

### **Full Transcript**

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hi. I'm looking to enroll for the benefits. Okay. What staff and agency do you work for? Partners Personnel. Okay. Thank you. And then what are the last four of your social? 8550. And could I please get your first and last name? Cecily Ballesteros. Okay. Thank you. For security purposes, can you verify the address on file as well as the date of birth? Hmm, it's... The address is 5800 Hamner Avenue, and the date of birth is 6/6/2006. Thank you. And then please, please give me the state and the city. California, Eastvale. Thank you. Is 909-313-5435 still your phone number? Yes. And then I have... Is it S-A-L-I-L-E-R-O-S 0660.b.s@gmail.com? Yes. Okay. Thank you. And then by any chance, did you know already which one to enroll into, or did you want me to go over the plans before you enroll? Um, could you go over them, please? Yes. Um, by any chance, do you have the benefit guide with you or do you want me to send it to your email? That benefit guide has all the plans as well as the prices to those plans. Um, can you send it to me, please? Yes. Yes, ma'am. All right. Give me one second. Thank you. Okay. Do you mind double-checking to see if you received it? It should come from an email that says info@benefitsinacard.com. If you don't see it right away, I would also check your spam and your junk. Okay. Let me check it right now. Yes, I received it. Okay. So, once you open that, let me know, and then I'll start going over the plans. You got it? Yeah. Okay. So, they offer different plans depending on how many plans you select, which ones they are, and if you add dependents, has a lot to do with how much your weekly deduction is from your paycheck. Um, so the first one that I'm gonna go over is called the Stay Healthy MEC. It looks like they offer five different medical plans. This one is the only one that's gonna cover your preventative services, which would be considered like a physical, um, like STD screenings, some cancer screenings, even some counseling. So, those are preventative services. And then it also covers your hospital indemnity services, which would be the doctor visits that you go when you get sick, or hospital visits, urgent care, emergency room, and surgeries. So, this is the only plan out of the five that covers those two benefits. The others cover either just your preventative services or just your hospitals, indemnity services. So, this one's called the Stay Healthy MEC Enhanced, and it covers both benefits, both your preventative and your hospital indemnity, but it does require you to pay copays. So, for primary care visits, you would be limited to four visits annually per person, or 10 per family, and a \$10 copay would be required per visit. For your specialty care visits, a \$50 copay per visit would be required, and you would be limited to four visits annually per person, or 10 per family. For urgent care visits, a \$60 copay per visit would be required, and you would also be limited to four visits annually per person, or 10 per family. Since you get both your preventative and your hospital indemnity services covered, you get two, um, carriers when it comes to your prescriptions. So, you would have a Lapser and you would have PharmaVille.

When you go through a Lapser, when it comes to your generic prescriptions, you will have a 30-day supply when it comes to the pharmacy, and a \$5 copay would be required. For your mail-order option, you'll have a 90-day supply. And then for your generic drugs, a \$15 copay would be required. You would also have, you would also have prescription benefits through PharmaVille, which you can pay up to \$10, \$20, \$30 for those generic medications. It just depends on which ones. And for the non-generics, they do offer discounts. This plan also does include virtual urgent care, which offers medical assistance virtually with medical providers. And they cover a flat fee towards your hospital indemnity services. So, for example, for surgery and hospital, it looks like they cover \$500 per day for a max of one day. So let's say your bill is \$1,000, they'll cover 500, and the remaining balance would be your responsibility. If you select this plan, the Stay Healthy MEC Enhanced for employee, that would be a weekly deduction of \$43.76. Okay. So that's for the Stay Healthy MEC Enhanced, which is the one that covers both your preventative and your hospital indemnity. And then the second plan that I'm gonna go over, it's called the Stay Healthy MEC Tele RX. So for this one, it also requires you to stay within the network, just like the MEC Enhanced, but the Stay Healthy MEC Tele RX is just a preventative plan. So it's only gonna cover, like, one physical visit, some STD screenings, some cancer screenings, and even some counseling. But it's not gonna cover any doctor visits if sick, hospital visits if injured, urgent care, emergency room, nor surgeries. So it's just for your preventative services, and you do have to stay within the network to receive coverage. Um, however, you do get prescription benefits, but only through Alexar. And this plan does include virtual urgent care, which offers medical assistance virtually with medical providers, and it offers a membership with 3Rx, which gives you access to over 800 of the top 90% generic drugs prescribed in the US, and you get them for a cheaper price. But like I said, it's only a preventative plan. So for the Stay Healthy MEC Tele Rx for employee, that's \$16.80 weekly from your paycheck. And then the last three are the VIPs. There's the VIP Standard, the VIP Plus, and the VIP Prime. These three plans are just the plans I just cover, doctor visits if sick, hospital visits, urgent care, emergency room, and even some surgeries, but they don't cover your preventative services. With these three plans, you're not required to stay within the network. You could be out of the network and still receive coverage as long as that provider takes that insurance. You do get prescription benefits also with the VIPs through Pharmaville, which you can pay up to \$10, \$20, \$30 depending on the generic medication, and for the non-generics, they offer a discount. These three plans also do include a virtual urgent care, which offers medical assistance virtually, and they cover a flat fee towards your hospital indemnity services. Out of the three, the Standard is the basic one, because it doesn't cover intensive care unit, rehabilitation, or any preventive surgery, while the VIP Plus and the VIP Prime do. Out of the three, the VIP Prime's gonna pay a greater flat fee towards that service. So for example, surgery and hospital, the Standard only covers \$250 per day for a max of one day, while the VIP Plus will cover \$1,000 per day for a max of one day, and then the VIP Prime would cover \$2,000 per day for a max of one day. If you select between the three VIPs, the VIP Standard for employees, \$17.66, the VIP Plus for employees, \$31.61, and the VIP Prime would be \$43.28 weekly. So those are the five medical plans. Did you have any question regarding the medical plans? Um, no. Okay. So the Stay Healthy MEC Enhanced is the one that offers, the only one that offers both your preventative and your hospital indemnity. The MEC Tele Rx only offers preventative services, so you can't go to the doctor sick if you get the Stay Healthy MEC Tele Rx, 'cause it's only for those preventative services.

Then the three VIPs only cover actual doctor visits if sick. They don't cover preventative. Um, so those are your five choices when it comes to your medical plans. And then they do offer additional benefits, which are considered like vision, dental, term life, critical illness, um, but those do have their separate deductions as well. So for example, if you wanted the vision plan, that for employee is \$2.15 weekly. For that plan, there's copays, so the copay for an eye exam is just \$10, so that means you just have to pay \$10. The copay for lenses and frames is \$25, and your family allowance is \$130. Um, I was gonna tell you that for dental, vision, and then the five plans that I just went over, they're under a IRS regulation that's called Section 125. So what Section 125 is, it allows you to pay these plans with pre-taxed dollars. However, if you do enroll into these plans and then you later wanna cancel, or let's say you wanna add a dependent if you were to enroll, like, by yourself, and then later on you wanna put, like, yourself and your husband or yourself and your child or a family plan, the only times that you can make any changes or cancellations is within the first 30 days of you receiving your first check, or when c- when the company is within company open enrollment. So for you, your last day to either cancel that plan or add any changes to those plans, would be feb- nothing passing February 19. Yeah, nothing passing February 19. Okay. If you pass February 19, and let's say you do enroll into any of those medical plans-... or dental or vision, and then later on you're like, "Well, I don't... If I want this or I wanna add a dependent," you would have to do it before February 19. If you call after February 19, they're gonna tell you that you have to call in the month of October when they're back within company open enrollment, to make those changes or cancellations. So, it is important that you know that. Okay. Um, did you have any questions about any of the plans? Did you want me to go over certain plans? So the... with the, the dental, vision and all that, does that apply to all of them? No. So, none of the medical plans- Mm-hmm. ... that I just went over include dental and vision. Okay. Those are considered a- like, add-ons. So um- Okay. ... if you do one at that, that has a separate, like, deduction- Hmm. ... at each check. Um, so I don't... If you're looking at the guide, uh, I don't know if you see. But right there where it says dental for employees, so if you were to just get dental, you would pay \$3.63 weekly. So let's say you did dental, dental's 3.63, vision is \$2.15 for employee, and that together is \$5.78 weekly. So that's something- Okay. ... in addition. And then for the dental plan, a preventative visit's covered at 100%. A basic visit, like a cleansing of the teeth, that's covered at 80%. Basic restorative, meaning if they find a cavity and gotta fill it, that's covered at 80%. X-rays are covered at 80%. And you have an allowance of \$500. And then with the dental plan you would have to pay a one-time deductible, if you choose a individual plan of \$50, but if you were to choose a family plan of a 150, that deductible you only have to pay once when it comes to the dental plan. Okay. What about for the vision? If I can ask, 'cause I'm- Yeah. ... more interested in the vision. Okay. So for vision, you would have to pay co-pays. So, if you go for an eye exam, you would have to pay \$10. If you go for lenses and frames, you would have to pay 25. And you have an allowance, frame allowance, of 130, of 130 dollars. Okay. Cool. So if you get something that's a little bit more than that, they'll cover 130 but you would have to pay the remaining balance. Okay. Did you want me to go over any other ones? Um, no. Okay. Do you know which one you want already? You said d- you want vision and dental? Um, mm, hmm, if I... For those add-ons, I would have the 19th? Yeah. Or, only for the first two? So let's say... So let's say you do enroll into dental and vision, since those two plans are- are under that IRS regulation, if you do enroll into it, you have 'til the 19th to either cancel those plans or to either make changes to

those plans. Okay. So after the 19- Okay. ... you would have to wait 'til the month of October to either cancel it if you no longer want it, or to make any changes. Okay. Uh, I think I'll go for the vision plan then. Vision? Okay. And then, do you just want vision or do you want anything else? Uh, what else is there other than the vision and dental? There's the five medical plans that I went over. There's Free RF which is the membership that gives you access to, like, cheaper medication. And then there's short-term disability, term life, critical illness, group accident, behavior health and identity protection. But that's it. Okay. So out of the five medical plans, I would have to- I would like the... I guess if I choose one of the five medical plans, they have to choose between those and the vision? Like I should- Mm-hmm. ... like one or the other? No, you can choose how many plans you want. You can just do dental- Okay. ... if you just wanna do dental. You can just do vision if you... You don't have to... It's like, whatever you want. Oh, okay then. Okay, 'cause I'm interested in, um, I probably should hold with that first, uh, out of the five, uh, medicals, the first one that you mentioned. Okay, the one that- Like the one that covers- ... covers... Okay. And then for that- Yeah that one. And the vision. ... for that... Okay. So for the NEC Enhanced, that one is a weekly deduction of \$43.76 from your paycheck weekly. And then for the vision it would be \$2.15 weekly. So that, in total is a weekly deduction of \$45.91. And then, just keep in mind those two are under that IRS regulation, so if you do wanna cancel them or if you do wanna, like, make changes to them, you would have to do it nothing passing February 19, okay? Okay. Okay. Do you- So like if I like, if I wanted to... Oh. If I were want, like, to change, like, the medical plan to a different one, I could do that just as long as before the 19th? Yes. Um, nothing passing the 19th. Okay. So you can enroll, make changes or cancellations-... before the 19th. After the 19th, let's say you call the 20th, they're gonna tell you that you can't do anything until October. Mm-hmm. Till they're back with an enrollment at the company. And that isn't till the month of October. So towards, like the end of the year. Okay. So as long as you call, let's say like tomorrow you wake up and you're like, "I don't want these plans nevermind," you can call. Okay. But if you call the 20th then you, you are gonna have to wait till October unfortunately. Okay. Okay? Um, do you have a partner for- Let's see, yeah. Those two. Okay. So that would be a weekly deduction of \$45.91. Um, so I was gonna tell you please allow one or two weeks for your staff in the agency to start making this deduction. Once you see the very first one of the \$45.91 come out of your paycheck, the following Monday of that very first deduction is when these two plans become effective. And by that first week of activation week, either that Thursday or Friday, you should get your vision card and your medical card in the mail. And if for some reason you have like a eye/vision appointment or if you gotta go to the doctor's, that first week of the activation week and you still don't have your cards, you're welcome to call this number and we can email them to you. Okay. Okay? All right. Did you have any other questions? I did. Um, okay. So this is about the, I got a, what's it called, a pay card from the agency. Mm-hmm. Where the, like they will filter the money through. I was wondering, am I able to change the, um, what's it called, the deposit into like a Cash App card person? Oh, so that is something you're gonna have to- Or would it have to be set up as an account? Um, so that's something you're actually gonna have to ask them 'cause I was... We're just the healthcare administrators. Mm-hmm. And, um, we don't actually work with the card person though. Okay. We just like administrate their healthcare benefits, so if you wanna sign up for their benefits, this would be the number you call. But regarding like that, that you'll have to speak to them. Okay. I, I figured but I wasn't sure. Yeah. That's okay. Thank you. You're welcome. Um, so now you really just have to wait for them to

start making that deduction out of your paycheck. So I would just be looking at your pay stubs and then once you see that they finally took the \$45.91, the following Monday your plans become effective. Okay. Okay? All right. Well, have a nice night. You too. Thank you so much. Thank you. And just remember- Okay. Bye. ... if you do want to cancel or make changes, you have till the, till that, uh, date that I gave you. Yes. Okay. Have a nice day. Bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker\_1: Hi. I'm looking to enroll for the benefits.

Speaker speaker\_0: Okay. What staff and agency do you work for?

Speaker speaker\_1: Partners Personnel.

Speaker speaker\_0: Okay. Thank you. And then what are the last four of your social?

Speaker speaker\_1: 8550.

Speaker speaker\_0: And could I please get your first and last name?

Speaker speaker\_1: Cecily Ballesteros.

Speaker speaker\_0: Okay. Thank you. For security purposes, can you verify the address on file as well as the date of birth?

Speaker speaker\_1: Hmm, it's... The address is 5800 Hamner Avenue, and the date of birth is 6/6/2006.

Speaker speaker\_0: Thank you. And then please, please give me the state and the city.

Speaker speaker\_1: California, Eastvale.

Speaker speaker\_0: Thank you. Is 909-313-5435 still your phone number?

Speaker speaker\_1: Yes.

Speaker speaker\_0: And then I have... Is it S-A-L-I-L-E-R-O-S 0660.b.s@gmail.com?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. Thank you. And then by any chance, did you know already which one to enroll into, or did you want me to go over the plans before you enroll?

Speaker speaker\_1: Um, could you go over them, please?

Speaker speaker\_0: Yes. Um, by any chance, do you have the benefit guide with you or do you want me to send it to your email? That benefit guide has all the plans as well as the prices to those plans.

Speaker speaker\_1: Um, can you send it to me, please?

Speaker speaker\_0: Yes. Yes, ma'am. All right. Give me one second.

Speaker speaker\_1: Thank you.

Speaker speaker\_0: Okay. Do you mind double-checking to see if you received it? It should come from an email that says [info@benefitsinacard.com](mailto:info@benefitsinacard.com). If you don't see it right away, I would also check your spam and your junk.

Speaker speaker\_1: Okay. Let me check it right now. Yes, I received it.

Speaker speaker\_0: Okay. So, once you open that, let me know, and then I'll start going over the plans. You got it?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Okay. So, they offer different plans depending on how many plans you select, which ones they are, and if you add dependents, has a lot to do with how much your weekly deduction is from your paycheck. Um, so the first one that I'm gonna go over is called the Stay Healthy MEC. It looks like they offer five different medical plans. This one is the only one that's gonna cover your preventative services, which would be considered like a physical, um, like STD screenings, some cancer screenings, even some counseling. So, those are preventative services. And then it also covers your hospital indemnity services, which would be the doctor visits that you go when you get sick, or hospital visits, urgent care, emergency room, and surgeries. So, this is the only plan out of the five that covers those two benefits. The others cover either just your preventative services or just your hospitals, indemnity services. So, this one's called the Stay Healthy MEC Enhanced, and it covers both benefits, both your preventative and your hospital indemnity, but it does require you to pay copays. So, for primary care visits, you would be limited to four visits annually per person, or 10 per family, and a \$10 copay would be required per visit. For your specialty care visits, a \$50 copay per visit would be required, and you would be limited to four visits annually per person, or 10 per family. For urgent care visits, a \$60 copay per visit would be required, and you would also be limited to four visits annually per person, or 10 per family. Since you get both your preventative and your hospital indemnity services covered, you get two, um, carriers when it comes to your prescriptions. So, you would have a Lapser and you would have PharmaVille. When you go through a Lapser, when it comes to your generic prescriptions, you will have a 30-day supply when it comes to the pharmacy, and a \$5 copay would be required. For your mail-order option, you'll have a 90-day supply. And then for your generic drugs, a \$15 copay would be required. You would also have, you would also have prescription benefits through PharmaVille, which you can pay up to \$10, \$20, \$30 for those generic medications. It just depends on which ones. And for the non-generics, they do offer discounts. This plan also does include virtual urgent care, which offers medical assistance virtually with medical providers. And they cover a flat fee towards your hospital indemnity services. So, for example, for surgery and hospital, it looks like they cover \$500 per day for a max of one day. So let's say your bill is \$1,000, they'll cover 500, and the remaining balance would be your responsibility. If you select this plan, the Stay Healthy MEC Enhanced for employee, that would be a weekly deduction of \$43.76. Okay. So that's for the Stay Healthy MEC Enhanced, which is the one

that covers both your preventative and your hospital indemnity. And then the second plan that I'm gonna go over, it's called the Stay Healthy MEC Tele RX. So for this one, it also requires you to stay within the network, just like the MEC Enhanced, but the Stay Healthy MEC Tele RX is just a preventative plan. So it's only gonna cover, like, one physical visit, some STD screenings, some cancer screenings, and even some counseling. But it's not gonna cover any doctor visits if sick, hospital visits if injured, urgent care, emergency room, nor surgeries. So it's just for your preventative services, and you do have to stay within the network to receive coverage. Um, however, you do get prescription benefits, but only through Alexar. And this plan does include virtual urgent care, which offers medical assistance virtually with medical providers, and it offers a membership with 3Rx, which gives you access to over 800 of the top 90% generic drugs prescribed in the US, and you get them for a cheaper price. But like I said, it's only a preventative plan. So for the Stay Healthy MEC Tele Rx for employee, that's \$16.80 weekly from your paycheck. And then the last three are the VIPs. There's the VIP Standard, the VIP Plus, and the VIP Prime. These three plans are just the plans I just cover, doctor visits if sick, hospital visits, urgent care, emergency room, and even some surgeries, but they don't cover your preventative services. With these three plans, you're not required to stay within the network. You could be out of the network and still receive coverage as long as that provider takes that insurance. You do get prescription benefits also with the VIPs through Pharmaville, which you can pay up to \$10, \$20, \$30 depending on the generic medication, and for the non-generics, they offer a discount. These three plans also do include a virtual urgent care, which offers medical assistance virtually, and they cover a flat fee towards your hospital indemnity services. Out of the three, the Standard is the basic one, because it doesn't cover intensive care unit, rehabilitation, or any preventive surgery, while the VIP Plus and the VIP Prime do. Out of the three, the VIP Prime's gonna pay a greater flat fee towards that service. So for example, surgery and hospital, the Standard only covers \$250 per day for a max of one day, while the VIP Plus will cover \$1,000 per day for a max of one day, and then the VIP Prime would cover \$2,000 per day for a max of one day. If you select between the three VIPs, the VIP Standard for employees, \$17.66, the VIP Plus for employees, \$31.61, and the VIP Prime would be \$43.28 weekly. So those are the five medical plans. Did you have any question regarding the medical plans?

Speaker speaker\_2: Um, no.

Speaker speaker\_0: Okay. So the Stay Healthy MEC Enhanced is the one that offers, the only one that offers both your preventative and your hospital indemnity. The MEC Tele Rx only offers preventative services, so you can't go to the doctor sick if you get the Stay Healthy MEC Tele Rx, 'cause it's only for those preventative services. Then the three VIPs only cover actual doctor visits if sick. They don't cover preventative. Um, so those are your five choices when it comes to your medical plans. And then they do offer additional benefits, which are considered like vision, dental, term life, critical illness, um, but those do have their separate deductions as well. So for example, if you wanted the vision plan, that for employee is \$2.15 weekly. For that plan, there's copays, so the copay for an eye exam is just \$10, so that means you just have to pay \$10. The copay for lenses and frames is \$25, and your family allowance is \$130. Um, I was gonna tell you that for dental, vision, and then the five plans that I just went over, they're under a IRS regulation that's called Section 125. So what Section 125 is, it allows you to pay these plans with pre-taxed dollars. However, if you do enroll into these

plans and then you later wanna cancel, or let's say you wanna add a dependent if you were to enroll, like, by yourself, and then later on you wanna put, like, yourself and your husband or yourself and your child or a family plan, the only times that you can make any changes or cancellations is within the first 30 days of you receiving your first check, or when c- when the company is within company open enrollment. So for you, your last day to either cancel that plan or add any changes to those plans, would be feb- nothing passing February 19. Yeah, nothing passing February 19.

Speaker speaker\_2: Okay.

Speaker speaker\_0: If you pass February 19, and let's say you do enroll into any of those medical plans-... or dental or vision, and then later on you're like, "Well, I don't... If I want this or I wanna add a dependent," you would have to do it before February 19. If you call after February 19, they're gonna tell you that you have to call in the month of October when they're back within company open enrollment, to make those changes or cancellations. So, it is important that you know that.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, did you have any questions about any of the plans? Did you want me to go over certain plans?

Speaker speaker\_1: So the... with the, the dental, vision and all that, does that apply to all of them?

Speaker speaker\_0: No. So, none of the medical plans-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... that I just went over include dental and vision.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Those are considered a- like, add-ons. So um-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... if you do one at that, that has a separate, like, deduction-

Speaker speaker\_1: Hmm.

Speaker speaker\_0: ... at each check. Um, so I don't... If you're looking at the guide, uh, I don't know if you see. But right there where it says dental for employees, so if you were to just get dental, you would pay \$3.63 weekly. So let's say you did dental, dental's 3.63, vision is \$2.15 for employee, and that together is \$5.78 weekly. So that's something-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... in addition. And then for the dental plan, a preventative visit's covered at 100%. A basic visit, like a cleansing of the teeth, that's covered at 80%. Basic restorative, meaning if they find a cavity and gotta fill it, that's covered at 80%. X-rays are covered at 80%. And you have an allowance of \$500. And then with the dental plan you would have to pay a



one-time deductible, if you choose a individual plan of \$50, but if you were to choose a family plan of a 150, that deductible you only have to pay once when it comes to the dental plan.

Speaker speaker\_1: Okay. What about for the vision? If I can ask, 'cause I'm-

Speaker speaker\_0: Yeah.

Speaker speaker\_1: ... more interested in the vision.

Speaker speaker\_0: Okay. So for vision, you would have to pay co-pays. So, if you go for an eye exam, you would have to pay \$10. If you go for lenses and frames, you would have to pay 25. And you have an allowance, frame allowance, of 130, of 130 dollars.

Speaker speaker\_1: Okay. Cool.

Speaker speaker\_0: So if you get something that's a little bit more than that, they'll cover 130 but you would have to pay the remaining balance.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Did you want me to go over any other ones?

Speaker speaker\_1: Um, no.

Speaker speaker\_0: Okay. Do you know which one you want already? You said d- you want vision and dental?

Speaker speaker\_1: Um, mm, hmm, if I... For those add-ons, I would have the 19th?

Speaker speaker\_0: Yeah.

Speaker speaker\_1: Or, only for the first two?

Speaker speaker\_0: So let's say... So let's say you do enroll into dental and vision, since those two plans are- are under that IRS regulation, if you do enroll into it, you have 'til the 19th to either cancel those plans or to either make changes to those plans.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So after the 19-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... you would have to wait 'til the month of October to either cancel it if you no longer want it, or to make any changes.

Speaker speaker\_1: Okay. Uh, I think I'll go for the vision plan then.

Speaker speaker\_0: Vision? Okay. And then, do you just want vision or do you want anything else?

Speaker speaker\_1: Uh, what else is there other than the vision and dental?

Speaker speaker\_0: There's the five medical plans that I went over. There's Free RF which is the membership that gives you access to, like, cheaper medication. And then there's short-term disability, term life, critical illness, group accident, behavior health and identity protection. But that's it.

Speaker speaker\_1: Okay. So out of the five medical plans, I would have to- I would like the... I guess if I choose one of the five medical plans, they have to choose between those and the vision? Like I should-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... like one or the other?

Speaker speaker\_0: No, you can choose how many plans you want. You can just do dental-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... if you just wanna do dental. You can just do vision if you... You don't have to... It's like, whatever you want.

Speaker speaker\_1: Oh, okay then. Okay, 'cause I'm interested in, um, I probably should hold with that first, uh, out of the five, uh, medicals, the first one that you mentioned.

Speaker speaker\_0: Okay, the one that-

Speaker speaker\_1: Like the one that covers-

Speaker speaker\_0: ... covers... Okay. And then for that-

Speaker speaker\_1: Yeah that one. And the vision.

Speaker speaker\_0: ... for that... Okay. So for the NEC Enhanced, that one is a weekly deduction of \$43.76 from your paycheck weekly. And then for the vision it would be \$2.15 weekly. So that, in total is a weekly deduction of \$45.91. And then, just keep in mind those two are under that IRS regulation, so if you do wanna cancel them or if you do wanna, like, make changes to them, you would have to do it nothing passing February 19, okay?

Speaker speaker\_1: Okay.

Speaker speaker\_0: Okay. Do you-

Speaker speaker\_1: So like if I like, if I wanted to... Oh. If I were want, like, to change, like, the medical plan to a different one, I could do that just as long as before the 19th?

Speaker speaker\_0: Yes. Um, nothing passing the 19th.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So you can enroll, make changes or cancellations-... before the 19th. After the 19th, let's say you call the 20th, they're gonna tell you that you can't do anything until October.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Till they're back with an enrollment at the company. And that isn't till the month of October. So towards, like the end of the year.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So as long as you call, let's say like tomorrow you wake up and you're like, "I don't want these plans nevermind," you can call.

Speaker speaker\_1: Okay.

Speaker speaker\_0: But if you call the 20th then you, you are gonna have to wait till October unfortunately.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Okay? Um, do you have a partner for-

Speaker speaker\_1: Let's see, yeah. Those two.

Speaker speaker\_0: Okay. So that would be a weekly deduction of \$45.91. Um, so I was gonna tell you please allow one or two weeks for your staff in the agency to start making this deduction. Once you see the very first one of the \$45.91 come out of your paycheck, the following Monday of that very first deduction is when these two plans become effective. And by that first week of activation week, either that Thursday or Friday, you should get your vision card and your medical card in the mail. And if for some reason you have like a eye/vision appointment or if you gotta go to the doctor's, that first week of the activation week and you still don't have your cards, you're welcome to call this number and we can email them to you.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Okay? All right. Did you have any other questions?

Speaker speaker\_1: I did. Um, okay. So this is about the, I got a, what's it called, a pay card from the agency.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Where the, like they will filter the money through. I was wondering, am I able to change the, um, what's it called, the deposit into like a Cash App card person?

Speaker speaker\_0: Oh, so that is something you're gonna have to-

Speaker speaker\_1: Or would it have to be set up as an account?

Speaker speaker\_0: Um, so that's something you're actually gonna have to ask them 'cause I was... We're just the healthcare administrators.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: And, um, we don't actually work with the card person though.

Speaker speaker\_1: Okay.

Speaker speaker\_0: We just like administrate their healthcare benefits, so if you wanna sign up for their benefits, this would be the number you call. But regarding like that, that you'll have to speak to them.

Speaker speaker\_1: Okay. I, I figured but I wasn't sure.

Speaker speaker\_0: Yeah. That's okay.

Speaker speaker\_1: Thank you.

Speaker speaker\_0: You're welcome. Um, so now you really just have to wait for them to start making that deduction out of your paycheck. So I would just be looking at your pay stubs and then once you see that they finally took the \$45.91, the following Monday your plans become effective.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Okay? All right. Well, have a nice night.

Speaker speaker\_1: You too. Thank you so much.

Speaker speaker\_0: Thank you. And just remember-

Speaker speaker\_1: Okay. Bye.

Speaker speaker\_0: ... if you do want to cancel or make changes, you have till the, till that, uh, date that I gave you.

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. Have a nice day. Bye.