

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Hey, good afternoon. I'm calling from Benefits in a Card on behalf of Partners Personal. I'm looking to speak with Mr. Pedro. That's me. Hey, good morning. Um, I'm calling because we saw on the 31st recording you wanting to enroll into the benefits. But I told you you had to send those documents, um, seeing as you were eligible. Yes, I saw that. Um, h- I sent you an, uh, this is it I think it was before. Uh-huh, yes. Yes, sir. Um, so I finally got a response from the main office, and the good news is that you can enroll. So you're welcome to enroll into any of the benefits that they offer. Um, did you want to go ahead and do that, or did you want to call later? Um... So you are eligible, and then it's in the notes just in case you're not. And this is... yeah, this is like my, um, their, uh, my, my, um, like my boss? Or I get to.....? Ooh, I'm sorry. Can you repeat that? It sounds like as if you were covering the phone. I'm sorry. I'm having trouble hearing... Um, can you repeat... What did you just say though? He told me... I said, um, so I need to, uh, I need to enroll over the phone with you, or can I do it, like, while, before work? Oh, you don't have to do it, like, right now, right now. Um, if you're busy right now you, you're welcome to call later. I was just calling to let you know that you are eligible to enroll. Um, you, we can go ahead and en- How much is it? Or you're welcome to call later. It's, it's just a check. Oh, no, no. I, I would rather do it now. My, might as well do it now. Okay, no... Gotcha. Um, did you want me to go ahead and send you that benefit guide? I'm not sure if, let me see if I sent it to you last time. Uh, no, I did not. So if you want, I can go ahead and send it to you, and then once I send it to you, um, I'll go ahead and start explaining the plans to you so that you can visually see what I'm talking about. 'Cause there's a few different plans, it is a lot of information. Yeah. Would you like me to go ahead and email it to your email? Yes, please. Okay. Is that a good email? Um, the pahuerta1983@gmail.com? Yes, it is. Okay, I'm gonna go ahead and email that. Give me one second. All right, sir. I went ahead and emailed that to you. Do you mind verifying that you received it? It's gonna come from an email that says info@benefitsinacard.com, and if you open your email and don't see it right away, I would also check your spam and your junk. Sometimes it sends it there. There it is. It's the only one. All right. Y- Did you get it? Yes. Okay. So, they really offer different types of plans depending on how many you were to select, which ones they are, and if you include dependents has a lot to do with how much the weekly deductions are from your paycheck. Um, so were you looking into enrolling by yourself, or did you add, did you want to add like dependents? Um, can I see what, um, what both options would be with and without, uh, the dependents? Yes, sir. Mm-hmm. So, it looks like they offer five different medical plans. So the first plan that I'm gonna go over is the only one out of the five that offers both your preventative services, which would be like, uh, a- your annuals, um, checkups, some vaccinations, some SDBP cancer screenings. So it would cover your preventative, and it also

covers your hospital indemnity which are services once you're actually sick. A doctor visit that's free, hospital visit when injured, urgent care, emergency room, and even some surgeries. So this plan is the only one out of the five that covers both your preventative and your hospital indemnity. The other four either just cover your preventative, which would be like your annuals and your checkups, or they just cover your hospital indemnity, which are actual doctor visits if sick. So the one that I'm fixing to go over is the only one out of the five that covers those both benefits. Okay? So this one called Stay Healthy and You See Enhanced. Um, so the Stay Healthy and You See Enhanced compared to the other four do require copays. So in the area of primary care visits, a \$10 copay per visit would be required. And you're limited to four visits annually per person or 10 per family. For your specialty care visits, a \$50 copay per visit's required. And you would also be limited to four visits annually per person or 10 per family. For urgent care visits, a \$60 copay per visit's required. And you would also be limited to four visits annually per person or 10 per family. Since you get, um, both benefits being your preventative and your hospital indemnity, you also get, uh, two different carriers when it comes to your prescription benefits. So, you would have prescription benefits with ELEADSA, which that takes care of your pre- preventative prescriptions. And it does require copays as well. So for the pharmacy option you have a 30-day supply and a \$5 copay's required. For your mail order option you will have a 90-day supply and a \$15 copay would be required. Since you also have coverage when it comes to your hospital indemnity services, you also receive prescription benefits through Pharmacoville, which you can pay up to \$10, \$20, \$30 depending on the generic medication that it is, and for the non-generics they do offer a discount. This plan also does includes something called the Virtual Urgent Care, which offers medical assistance virtually with medical providers. But I was gonna tell you that the Stay Healthy MEC Enhanced does require you to stay within the network. So, you can only use their clinics and their doctors to receive coverage. You do have to stay within the network. But they do offer the multi-plan network, which is the number that you can contact to find a list of preferred providers that take this insurance. Um- Mm-hmm. ... it also covers a flat fee towards your hospital indemnity services. So, for hospital admission benefit, they would cover \$1,000 per day for a max of one day. For surgery and hospital, they would cover \$500 per day for a max of one day. So, in other words, they would cover... Let's say your bill's \$1,000 for a surgery and hospital. They would cover \$500, a flat fee of \$500 and you would be responsible for the remaining balance. Um, it also has additional group accident. They would cover a flat fee towards that. So, for hospital emergency room, they would cover \$250, physician office \$50, emergency dental work \$50. If you were to select the Stay Healthy MEC Enhanced for employee only, that would be a weekly deduction of \$43.76. So, the Stay Healthy MEC Enhanced is the only plan, medical plan, that they offer that covers both your preventative services and your hospital indemnity services. So, if you were to select this one for yourself, it would be a weekly deduction of \$43.76. If you were to select it with your spouse it would be \$74.07. If you were to select it with your children it would be \$71.46. Or if you were to select the family plan, which would be yourself, your spouse and your children, that would be \$101.71. And again, this is the only one that covers both your preventative and your hospital indemnity. And it does require you to do co-pays and to stay within the network. So, this one's the Stay Healthy MEC Enhanced. Now, the other four, um, the other three that I'm gonna go over are called the VIPs. There's three different ones to choose from. There's the Standard, the Plus and the Prime. So, the VIPs, um, are the plans that only cover your

hospital indemnity services. So, they wouldn't cover, um... Oh, I'm sorry. Hold up, I'm having a coughing attack. It's Hello? Oh my God, I am so sorry for that. I don't know what happened. Are you okay? Yeah, I'm fine. Thank you. So, I was gonna tell you, with the VIPs, um, those are the ones that only cover your- your doctor visits that's sick, hospital visits of the injured, urgent care emergency room and surgeries. But they don't cover your preventative, which would be considered like your annuals and your checkups. Um, with those you're not required to stay within the network for that reason. But they don't cover your preventative services. Um, but you do get prescription benefits, but only with Pharmanville, which you can pay up to \$10, \$20, \$30. And for the non-generics they do offer a discount. Um, these three plans do include the virtual urgent care, which offers medical assistance virtually with medical providers. And the three of them cover a flat fee towards your hospital service. So, out of the three, the basic one, they consider the standard because it doesn't cover intensive care, rehabilitation or preventive surgery. And the VIP Plus and the Prime do cover those areas. However, the Prime's going to cover more than the Plus and the Standard in dollar amounts. So, in certain areas like surgery and hospital, the VIP Standard on- only covers \$250, while your VIP Plus would cover \$1,000 and your VIP Prime would cover \$2,000. And again, the VIPs are the only ones that cover your doctor visits that's sick, hospital visits of injured, urgent care, emergency room and surgeries. But they don't cover those preventative services, um, which the MEC Enhanced does cover your hospital indemnity and your preventative. But the VIPs only cover your hospital indemnity. So, if you go for like a physical, with the VIPs that wouldn't be covered because that's cost... that's considered like a preventative visit. Um, nor the vaccines, that's preventative visits. Uh, like cancer, STD screening, those are considered preventative, so anything before a problem actually starts. So, those are the VIPs. If you select between the V- VIPs, the Standard for employees, \$17.66, the VIP Plus for employees, \$31.61 and then your VIP Prime- Oh. ... for employees, \$43.28. And then, of course, if you add dependents that goes... those prices do change. And then your Stay Healthy MEC TeleRx, that one is only for your preventative services and it's not going to cover any of your doctor visits that's sick. So, that one would only cover, like, one physical, um, some STD screenings, some cancer screenings, um, even- But, uh- ... some counseling. But it doesn't cover any- So 100% of the money. Exactly. It doesn't. Well, okay, so- It's only for your preventative visits. So, pretty much the VIP- And they're required to stay within the network. Mm-hmm? VIP Prime is... has the best, uh... and dollar amounts. What are the levels? Yeah. And dollar amount, uh, because the Plus and the Prime, they cover everything, the, like, the exact same services. However, the dollar amount that they cover is different. So, the Prime's gonna cover a little bit more in dollars than the Plus. And then the Standard is the basic one 'cause it doesn't cover intensive care, rehabilitation or preventative surgery. And it covers a little bit less in dollar amounts than the Plus and the Prime. Oh. Okay, let's see- And I know a lot of people, like, um, some people don't really go for their annuals and their physical and stuff like that, so sometimes they do just get the VIPs since they don't really go for those preventative services. But then there is people that do go to that and then they do want to be covered in the medical area, so they do get the enhance. But then, it really just depends on yourself and how often you go to the doctor, if I'm honest. 'Cause then some people don't even get the VIPs, they just get the standard- So, um... because they just go to their checkups and they say they don't get sick like that. But it really just depends on how often you visit the doctor. Yeah. I don't, I don't go to the doctor's very often, really. I mean, actually never. Okay. So, if you don't go your, like, checkups at least-

Yeah. ... then I wouldn't really look at the enhance. But if you do, however, then I would look into the enhance. But like I said, just depends on how often you go. 'Cause some people do go to for checkups and some people don't. And the one that wouldn't cover your checkups and stuff like that would be the VIPs. It would only cover your, like, actual doctor visits if you were to get sick or injured and go to the hospital or emergency room and urgent care and may- even some surgeries. But it doesn't cover none of those preventative services, would be like a physical or like if they wanna- Really? Yeah. That's a preventative. So, preventative means anything before a problem actually starts. So, like, just to make sure that you're up to health and stuff. The VIPs wouldn't cover that. They only cover, like, actual, once your actual like sick and stuff. So what's not preventative, then? Not preventative? Oh. So, let's say you, you're sick already and go to the doctor 'cause- Mm-hmm. ... you're sick already. That's not a preventative visit 'cause you're already sick. Right. Like, a preventative would be, like, if you go for, like, a, a cancer screening or a STD screening, that's preventative. That's good. Or like a mammogram. Mm-hmm. That's considered preventative. And then if you actually, like, scroll down, um, in the PDF that I sent you and you go where it says, "Health insurance." Yeah, I'm on that right now. I'm trying to understand it. Yeah. So, those are preventative services, like blood pressure, culinary cancer, depression, Hepatitis C, HIV, lung cancer, blood pressure. So, those are more like checkups. Like, those are considered preventative. Okay. And that's what the VIPs don't cover. Well, you know what? I think 'cause, you know, honestly, I really don't, don't, um, go to the doctor too much. Yeah. Um, I think, I think, uh... I think I'll just stick with the- And then the... Mm-hmm? What was that? I was gonna say, and then the one if you do, like, if you're thinking between the VIPs, um, and you're not sure which one to get, just keep in mind that the Standard is the one that doesn't cover intensive care, rehabilitation nor preventative surgery. And then the V- two VIPs, being the Plus and the Prime do cover those. And then it would just really depend on how much of a dollar amount you would want them to cover. So like, it looks like for emergency room, the Standard covers \$50 per day for a max of two days, while the VIP Plus covers \$100 per day for a max of two days. And then your VIP Prime will cover \$150 per day for a max of two days. Oh. And they cover a flat fee, a flat fee. Not everything, but they cover a flat fee towards this. So, let's say, like- So- ... your visit is like, for your emergency room is like \$200. If you were to select the Standard, they would cover \$50. So, that means you would have to pay \$150. If you were to select the Plus and they still covered \$200, then the Plus covers \$100 and you would pay \$100. But if you were to get the Prime and your bill's a \$100, \$200 I mean, and they cover \$150, then you would pay \$50. Right. So, it just depends on how much of a dollar amount you're looking for them to cover. 'Cause they do cover a flat fee, but the remaining balance is your responsibility. Okay. So, so when is the next, uh, open enrollment for benefits again? Um, for Partners Personal, I believe it's in the month of October, but let me verify. Yeah, October. So, this year- All right. ... that just passed, it was between October the 14th up until October the 25th. So, it looks like for their company, it's towards the end of the year, so in the month of October. The dates might change, but, um, it's usually the same month. Ah. And I was also gonna tell you that it looks like for their medical plans, so the three VIPs, the Standard, the Plus and the Prime, dental... vision, and then the two MECs being the MEC Enhanced, so the one that offers benefits, and the MEC Tele-RRS, so the one that's only preventative, are under a IRS regulation that's called Section 125. So, technically what Section 125 is, it allows you to pay these plans with pre-taxed dollars. However, if you do wanna change, like, in other words, let's say you enroll

by yourself and then later on wanna do employee and spouse or employee and child or employee and family- Yeah. ... make those changes or to cancel those plans in general- Right. ... you only can do it within company open enrollment. So, in other words- Right. ... until the month of October. That's what I'm confusing. So, if you do embro... Yeah, to make changes or cancellations into those plans. So, let's say you enroll into the VIP Standard, uh, for an employee. Okay, question. Right? Mm-hmm? Wh- wh- which one of these plans did you say ha- has, uh, dental? None of them. You would have to- What? ... add it, them in addition. Then you'll- Okay, well, how much does it add dental in addition? Um, for employee only, or with dependents? Um, can we do both? See how much for both? Yes. So, for employee, that's \$3.63 weekly. Okay. For employee and spouse, that's \$6.99 weekly. For employee and child, that's \$9.59 weekly. And then for the family plan, it would be \$14.45 weekly. And then that dental plan is under Section 125, meaning you can pay, um, with pre-taxed dollars. However, to make changes or cancellations, you have to do it in the month of October when they're within company open enrollment. Oh. Okay, I'll, I'll, I'll, I want, I want that one, the, the employee and, and, uh, children. Okay. So that's \$9.59? And... Yes. Also, um... For medical, I guess I'm gonna... I'm gonna try out, uh, the, the Plus, um... Mm-hmm. Uh, does, does that one have to be, uh, since I got the, the dental with employee and kid, medical has to be the same? No. You can a... You don't have a restriction that tells you that you have to do all under the same level of coverage. So, if you wanna, like, do the medical by yourself or with your spouse or with family, you can, you can, like, change it around and stuff. You don't have to- Okay. ... have plans under employee and child. Okay. Let, let me do, uh, the dental, uh, myself and child and children, and then- Mm-hmm. ... medical, um... Uh, I'm gonna, I'm gonna try that one, uh, myself, the, I guess, VIP Plus. Okay. So, that's \$31.61 for employee. Mm-hmm. Did you wanna do any other one? They offer short-term disability, term life, vision, critical illness, group accident, behavior health and then the ID EPERS, which is identity protection. Which one's, uh, the critical illness? The... So, critical illness with cancer benefit, it looks like the benefit amount is \$5,000.00. Mm-hmm. From those \$5,000.00, if you suffer a heart attack, they would cover 100%. From those \$5,000.00, if you have a coronary artery bypass surgery- Mm-hmm. ... 25% is covered. From those \$5,000.00, if you get a permanent damage due to stroke, 100% covered. From those \$5,000.00, if you have a major organ failure, 100% is covered. From those \$5,000.00, coma due to a covered accident, 100% is covered. Mm-hmm. From those \$5,000.00, major burns, 100% is covered. From those \$5,000.00, if you suffer skin cancer, \$250.00 is covered. Um, so the benefit amount is \$5,000.00. From those \$5,000.00, if something happens, a certain percentage is covered. Uh, and what, what, how much is that plan? Per employee, that's \$2.51 weekly. For employee and spouse, that would be \$3.86 weekly. For employee and children, that's \$2.77. And for the family plan, that's \$4.12. I see. And then that one doesn't have that IRS regulation. So that one, if you do add it, at any time you can take it off. The only ones that have that restriction would be the medicals, dental and vision. The other ones don't have it. Oh, okay, now it's starting to get confusing. Both, both were additional benefits, right? Yes. So, um, all of the plans are separate to each other, and all of them have their separate deductions. So, for the VIP- Right. ... Plus, that's \$31.61, and for the dental, that's \$9.59. And all of... So, all of these, they're separate, depending on how many you select and which ones they are. So, you have like, uh, what is it, um, that, um... What was that one, life and dismemberment or something like that? Let me see. So, your term life? That would be term life. Okay. Group term life

insurance with accidental death and dismemberment. Uh-huh. Um, and that's, um, if you were to pass. So, that one, let me read you the benefits. So, employees to age 64 receive \$20,000. Spouse, \$2,500. Children, seven months up to the age of 26, \$2,500. And children, 14 days up to six months, \$500. If you were to get the employee plan, that would be \$2.11 weekly. Employee and spouse, \$2.54. Employee and child, \$2.54. And then the family plan's \$3.17. Okay. Let me add the- the employee and child. And then that's- that's gonna be \$2.54. So, right now I have VIP+ for \$31.61. Dental for \$9.59. Term life for \$2.54. That's under employee and child, right? Yes. So, both, uh, dental and then term life is under em- employee and child, and then the medical's under- under yours only. So, it looks like for one, two... For these three, it would be a weekly deduction of \$43.74. Did you want to add any other ones or just these three? Yeah. Um, do you have, um... What are your vision plans? So, for vision, that one requires copays. Um, so the copay for an eye exam, you would have to pay \$10. Copay for lenses and frames would be \$25. And your frame allowance is \$130. If you were to add this plan for employee, that's \$2.15. Employee and spouse- That's 4- \$4.35. Employee and child is \$4.94. And then the family plan is \$7.62. Let me- let me also get the, um, the, uh, employee and child on that, on the vision. Okay. And- So, that's \$4.94 weekly. Okay. So, any changes I wanna make after we... So, uh, en- re-enrollment again in October, right? Yes. So, that's for the VI- for your medical, dental and vision. Um, if you wanna cancel your term life plan, you can do that at any time. But for those, um- No, I'll- ... other three, you would have to wait. I'll keep that. I'm sorry? Wait, wait. I said I'll keep that. Okay. Yeah. So, um, that's the only one that you could cancel at any time. But the other ones, you would have to wait 'til October for, um... them to be within company open enrollment to cancel that or make changes to those plans. So, that term life also, it's included, like, as a body and dismemberment, or something like that? Yes. Correct. Okay. Okay. Yeah, that's- I think I'll... I think I'll be good with those selections for now. Okay, that's fine. Yeah, I was gonna tell you that, um, it actually tells you in- in one of these pages, 'cause I'd just seen it. So, it is group a- in page number nine, group term life insurance with accidental death and dismemberment. "When it... While it's impossible to emotionally compensate for the loss of a loved one, life insurance may ease expenses." Yeah. So, it includes that, too. So, it looks like right now, with what you selected, your weekly deduction would be \$48.68. Do you allow me to make these selections? So, for your VIP+ for employee, \$31.61 weekly. Dental for employee and child being \$9.59 weekly. Term life being... with employee and child for \$2.54 weekly. And then the vision for employee and child being \$4.94 weekly. Um, for a weekly deduction of \$48.68, do you allow partner personnel to make these weekly deductions? Yes, please. Okay. Please allow one or two weeks for your staffing agency to start making that deduction. Once you see the very first deduction from your paycheck of the \$48.68, the following Monday of that first deduction is when your plans become effective. So, I would be- Okay. ... pay- take- taking a close attention to your paychecks. Right. Once you see that very first deduction of the \$48.68, the following Monday- Mm-hmm. ... of that first deduction is when your dental, term life, vision and VIP+ plan come into effect. And then by that first week, either that Thursday or Friday, you should be getting your dental card and your vision card. Um, and then I was gonna let you know that for the VIP+ card, which is your medical plan- Yeah. ... that card, they never really mail out to you. So, if you do want a physical one, once you become active, that- I would have to request? Um, yeah, you would call. You would have to call and request it. Okay. So- But you would have to be active at the time. So, that would get something, like, electronically that, you

know, just- just to show? Yes. Okay. Yes. There's- Okay. That's- Mm-hmm. Correct. And then it's usually ready by that Wednesday. So, once you do become active, that following Monday, you can give us a call and we can request it. Okay. Most likely, that card won't be ready yet 'til that Wednesday. That sounds good. Okay. Mm-hmm. And then I do need your child's information, like their first and last name and then their date of birth, um, their social. If you don't have that, we can put zeros for now, but I do need their- their information as well. Let me... see if I can just get that for you. And then I'm ready for the first child's first name. Okay. Child's first name is Levi, L-E-V-I. Middle initial, M. Last name, Huerta. H-U-E-R-T-A. Okay. And then their birthday? Birthday is 7/25/2017. And then it's a male? Yes, male. And then do you have their social? If you don't, I can put zeros for now. Oh, no. We're gonna take care of that right now. One second. Okay. Okay. Hold on. Let's see if I got it right. Okay. His social... Okay. 811- Mm-hmm. ...64 8850. Okay. Thank you. And then is there a second child? Yes. This is a- Okay. ... female. Mm-hmm. Savannah, S-A-V-A-N-N-A-H. Okay. Middle initial, S. Last name, Huerta. Okay. And he'll... Her date of birth is, uh, 6/11/2019. And her social is 484-69-3301. Okay. Thank you. And the, the third child is a boy. Okay. Uh, it's Giovanni, G-I-O-V-A-N-N-I. Oh, wait. I'm sorry. Spell that again. G-I-O. Mm-hmm. V-A-N-N-I middle initial A, last name Huerta. And date of birth, 6/19/2022. And his social, 848-65-4394. Okay. Thank you. Mm-hmm. Okay. All right. Is there a fourth child? No. Just three of 'em. Okay. All right. Well, I got them three in there. Um, did you want to add a... Who did you want to add as a beneficiary? Beneficiary? Mm-hmm. So that's- Uh, my three kids? ... your three kids. I can do my three kids, right? Yes, sir. Let me add them. Give me one second. So is there, like, a percentage I have to, like, put up between them or something? Okay. So your kids have been added to the dependents and the beneficiaries. Um- Awesome. ... did you have any other questions? So now you really just have to wait for them to start doing that first deduction, and once we see that they did the first one- Right, right. That's why I called last night, um- ... following Monday. Mm-hmm. Yes, sir. And then you're all set. Okay. So like, for the beneficiaries, um- Mm-hmm. ... is it like a percentage that's, like, divided between the three? Or does that- Yeah. How does that work? Yes, sir. So it's divided equally among the three of them. Oh, okay. So there's, there's not one that can... Okay. That's, that's fine. Mm-hmm. Or did you want to do one more, and then... It's however you want, really. No, that's okay. That's okay. That's fine like that. Okay. Yes, sir. All right, so now you're all set. You just have to wait for them to start making that deduction the following Monday. That first deduction is when those plans become effective. That first week of activation week, you should be getting two cards, getting your dental and your vision. If you do one of the ID Plus cards sent to you, I would call once you see that first deduction that following Monday just to go ahead and request it. Um, but you for sure should be getting two firsts. And then y- if you do have, like, a dentist appointment, a vision appointment or a medical appointment that first week of activation week and you still don't have your cards, you can just call us and then if they are available, we'll just send them to you via email as well. So you'll have that electronically. Okay. Sounds good. Mm-hmm. And then that's really it. Once you get your cards, you get that, uh, carrier's information, um, the multi-plan- Yeah. ... network phone number, which tells you where you can go. Uh, for the VIP Plus plan that you have, it doesn't require you to stay within the network. But if you- Right. ... do want to be within the network, they provide that number. Um, so that's really it. You get all that information once you get your cards. All right. Sounds great. Thank you. I appreciate the help and your time. 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.

Speaker speaker_1: Hey, good afternoon. I'm calling from Benefits in a Card on behalf of Partners Personal. I'm looking to speak with Mr. Pedro.

Speaker speaker_2: That's me.

Speaker speaker_1: Hey, good morning. Um, I'm calling because we saw on the 31st recording you wanting to enroll into the benefits. But I told you you had to send those documents, um, seeing as you were eligible.

Speaker speaker_2: Yes, I saw that.

Speaker speaker_1: Um, h-

Speaker speaker_2: I sent you an, uh, this is it I think it was before.

Speaker speaker_1: Uh-huh, yes. Yes, sir. Um, so I finally got a response from the main office, and the good news is that you can enroll. So you're welcome to enroll into any of the benefits that they offer. Um, did you want to go ahead and do that, or did you want to call later?

Speaker speaker_2: Um...

Speaker speaker_1: So you are eligible, and then it's in the notes just in case you're not.

Speaker speaker_2: And this is... yeah, this is like my, um, their, uh, my, my, um, like my boss? Or I get to.....?

Speaker speaker_1: Ooh, I'm sorry. Can you repeat that? It sounds like as if you were covering the phone. I'm sorry. I'm having trouble hearing... Um, can you repeat...

Speaker speaker_3: What did you just say though?

Speaker speaker_2: He told me... I said, um, so I need to, uh, I need to enroll over the phone with you, or can I do it, like, while, before work?

Speaker speaker_1: Oh, you don't have to do it, like, right now, right now. Um, if you're busy right now you, you're welcome to call later. I was just calling to let you know that you are eligible to enroll. Um, you, we can go ahead and en-

Speaker speaker_2: How much is it?

Speaker speaker_1: Or you're welcome to call later. It's, it's just a check.

Speaker speaker_2: Oh, no, no. I, I would rather do it now. My, might as well do it now.

Speaker speaker_1: Okay, no... Gotcha. Um, did you want me to go ahead and send you that benefit guide? I'm not sure if, let me see if I sent it to you last time. Uh, no, I did not. So if you want, I can go ahead and send it to you, and then once I send it to you, um, I'll go ahead and start explaining the plans to you so that you can visually see what I'm talking about. 'Cause there's a few different plans, it is a lot of information.

Speaker speaker_2: Yeah.

Speaker speaker_1: Would you like me to go ahead and email it to your email?

Speaker speaker_2: Yes, please.

Speaker speaker_1: Okay. Is that a good email? Um, the pahuerta1983@gmail.com?

Speaker speaker_2: Yes, it is.

Speaker speaker_1: Okay, I'm gonna go ahead and email that. Give me one second. All right, sir. I went ahead and emailed that to you. Do you mind verifying that you received it? It's gonna come from an email that says info@benefitsinacard.com, and if you open your email and don't see it right away, I would also check your spam and your junk. Sometimes it sends it there.

Speaker speaker_2: There it is. It's the only one.

Speaker speaker_1: All right. Y- Did you get it?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. So, they really offer different types of plans depending on how many you were to select, which ones they are, and if you include dependents has a lot to do with how much the weekly deductions are from your paycheck. Um, so were you looking into enrolling by yourself, or did you add, did you want to add like dependents?

Speaker speaker_2: Um, can I see what, um, what both options would be with and without, uh, the dependents?

Speaker speaker_1: Yes, sir. Mm-hmm. So, it looks like they offer five different medical plans. So the first plan that I'm gonna go over is the only one out of the five that offers both your preventative services, which would be like, uh, a- your annuals, um, checkups, some vaccinations, some SDBP cancer screenings. So it would cover your preventative, and it also covers your hospital indemnity which are services once you're actually sick. A doctor visit that's free, hospital visit when injured, urgent care, emergency room, and even some surgeries. So this plan is the only one out of the five that covers both your preventative and your hospital indemnity. The other four either just cover your preventative, which would be like your annuals and your checkups, or they just cover your hospital indemnity, which are actual doctor visits if sick. So the one that I'm fixing to go over is the only one out of the five that covers those both benefits. Okay? So this one called Stay Healthy and You See Enhanced. Um, so the Stay Healthy and You See Enhanced compared to the other four do require copays. So in the area of primary care visits, a \$10 copay per visit would be required. And you're limited to four visits annually per person or 10 per family. For your specialty care visits,

a \$50 copay per visit's required. And you would also be limited to four visits annually per person or 10 per family. For urgent care visits, a \$60 copay per visit's required. And you would also be limited to four visits annually per person or 10 per family. Since you get, um, both benefits being your preventative and your hospital indemnity, you also get, uh, two different carriers when it comes to your prescription benefits. So, you would have prescription benefits with ELEADSA, which that takes care of your pre- preventative prescriptions. And it does require copays as well. So for the pharmacy option you have a 30-day supply and a \$5 copay's required. For your mail order option you will have a 90-day supply and a \$15 copay would be required. Since you also have coverage when it comes to your hospital indemnity services, you also receive prescription benefits through Pharmacoville, which you can pay up to \$10, \$20, \$30 depending on the generic medication that it is, and for the non-generics they do offer a discount. This plan also does includes something called the Virtual Urgent Care, which offers medical assistance virtually with medical providers. But I was gonna tell you that the Stay Healthy MEC Enhanced does require you to stay within the network. So, you can only use their clinics and their doctors to receive coverage. You do have to stay within the network. But they do offer the multi-plan network, which is the number that you can contact to find a list of preferred providers that take this insurance. Um-

Speaker speaker_4: Mm-hmm.

Speaker speaker_1: ... it also covers a flat fee towards your hospital indemnity services. So, for hospital admission benefit, they would cover \$1,000 per day for a max of one day. For surgery and hospital, they would cover \$500 per day for a max of one day. So, in other words, they would cover... Let's say your bill's \$1,000 for a surgery and hospital. They would cover \$500, a flat fee of \$500 and you would be responsible for the remaining balance. Um, it also has additional group accident. They would cover a flat fee towards that. So, for hospital emergency room, they would cover \$250, physician office \$50, emergency dental work \$50. If you were to select the Stay Healthy MEC Enhanced for employee only, that would be a weekly deduction of \$43.76. So, the Stay Healthy MEC Enhanced is the only plan, medical plan, that they offer that covers both your preventative services and your hospital indemnity services. So, if you were to select this one for yourself, it would be a weekly deduction of \$43.76. If you were to select it with your spouse it would be \$74.07. If you were to select it with your children it would be \$71.46. Or if you were to select the family plan, which would be yourself, your spouse and your children, that would be \$101.71. And again, this is the only one that covers both your preventative and your hospital indemnity. And it does require you to do co-pays and to stay within the network. So, this one's the Stay Healthy MEC Enhanced. Now, the other four, um, the other three that I'm gonna go over are called the VIPs. There's three different ones to choose from. There's the Standard, the Plus and the Prime. So, the VIPs, um, are the plans that only cover your hospital indemnity services. So, they wouldn't cover, um... Oh, I'm sorry. Hold up, I'm having a coughing attack.

Speaker speaker_4: It's Hello?

Speaker speaker_1: Oh my God, I am so sorry for that. I don't know what happened.

Speaker speaker_4: Are you okay?

Speaker speaker_1: Yeah, I'm fine. Thank you. So, I was gonna tell you, with the VIPs, um, those are the ones that only cover your- your doctor visits that's sick, hospital visits of the injured, urgent care emergency room and surgeries. But they don't cover your preventative, which would be considered like your annuals and your checkups. Um, with those you're not required to stay within the network for that reason. But they don't cover your preventative services. Um, but you do get prescription benefits, but only with Pharmanville, which you can pay up to \$10, \$20, \$30. And for the non-generics they do offer a discount. Um, these three plans do include the virtual urgent care, which offers medical assistance virtually with medical providers. And the three of them cover a flat fee towards your hospital service. So, out of the three, the basic one, they consider the standard because it doesn't cover intensive care, rehabilitation or preventive surgery. And the VIP Plus and the Prime do cover those areas. However, the Prime's going to cover more than the Plus and the Standard in dollar amounts. So, in certain areas like surgery and hospital, the VIP Standard on- only covers \$250, while your VIP Plus would cover \$1,000 and your VIP Prime would cover \$2,000. And again, the VIPs are the only ones that cover your doctor visits that's sick, hospital visits of injured, urgent care, emergency room and surgeries. But they don't cover those preventative services, um, which the MEC Enhanced does cover your hospital indemnity and your preventative. But the VIPs only cover your hospital indemnity. So, if you go for like a physical, with the VIPs that wouldn't be covered because that's cost... that's considered like a preventative visit. Um, nor the vaccines, that's preventative visits. Uh, like cancer, STD screening, those are considered preventative, so anything before a problem actually starts. So, those are the VIPs. If you select between the V- VIPs, the Standard for employees, \$17.66, the VIP Plus for employees, \$31.61 and then your VIP Prime-

Speaker speaker_4: Oh.

Speaker speaker_1: ... for employees, \$43.28. And then, of course, if you add dependents that goes... those prices do change. And then your Stay Healthy MEC TeleRx, that one is only for your preventative services and it's not going to cover any of your doctor visits that's sick. So, that one would only cover, like, one physical, um, some STD screenings, some cancer screenings, um, even-

Speaker speaker_4: But, uh-

Speaker speaker_1: ... some counseling. But it doesn't cover any-

Speaker speaker_4: So 100% of the money.

Speaker speaker_1: Exactly. It doesn't.

Speaker speaker_4: Well, okay, so-

Speaker speaker_1: It's only for your preventative visits.

Speaker speaker_4: So, pretty much the VIP-

Speaker speaker_1: And they're required to stay within the network. Mm-hmm?

Speaker speaker_4: VIP Prime is... has the best, uh-

Speaker speaker_1: ... and dollar amounts.

Speaker speaker_2: What are the levels?

Speaker speaker_1: Yeah. And dollar amount, uh, because the Plus and the Prime, they cover everything, the, like, the exact same services. However, the dollar amount that they cover is different. So, the Prime's gonna cover a little bit more in dollars than the Plus. And then the Standard is the basic one 'cause it doesn't cover intensive care, rehabilitation or preventative surgery. And it covers a little bit less in dollar amounts than the Plus and the Prime.

Speaker speaker_2: Oh. Okay, let's see-

Speaker speaker_1: And I know a lot of people, like, um, some people don't really go for their annuals and their physical and stuff like that, so sometimes they do just get the VIPs since they don't really go for those preventative services. But then there is people that do go to that and then they do want to be covered in the medical area, so they do get the enhance. But then, it really just depends on yourself and how often you go to the doctor, if I'm honest. 'Cause then some people don't even get the VIPs, they just get the standard-

Speaker speaker_2: So, um-

Speaker speaker_1: ... because they just go to their checkups and they say they don't get sick like that. But it really just depends on how often you visit the doctor.

Speaker speaker_2: Yeah. I don't, I don't go to the doctor's very often, really. I mean, actually never.

Speaker speaker_1: Okay. So, if you don't go your, like, checkups at least-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... then I wouldn't really look at the enhance. But if you do, however, then I would look into the enhance. But like I said, just depends on how often you go. 'Cause some people do go to for checkups and some people don't. And the one that wouldn't cover your checkups and stuff like that would be the VIPs. It would only cover your, like, actual doctor visits if you were to get sick or injured and go to the hospital or emergency room and urgent care and may- even some surgeries. But it doesn't cover none of those preventative services, would be like a physical or like if they wanna-

Speaker speaker_2: Really?

Speaker speaker_1: Yeah. That's a preventative. So, preventative means anything before a problem actually starts. So, like, just to make sure that you're up to health and stuff. The VIPs wouldn't cover that. They only cover, like, actual, once your actual like sick and stuff.

Speaker speaker_2: So what's not preventative, then?

Speaker speaker_1: Not preventative?

Speaker speaker_2: Oh.

Speaker speaker_1: So, let's say you, you're sick already and go to the doctor 'cause-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... you're sick already. That's not a preventative visit 'cause you're already sick.

Speaker speaker_2: Right.

Speaker speaker_1: Like, a preventative would be, like, if you go for, like, a, a cancer screening or a STD screening, that's preventative.

Speaker speaker_2: That's good.

Speaker speaker_1: Or like a mammogram.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: That's considered preventative. And then if you actually, like, scroll down, um, in the PDF that I sent you and you go where it says, "Health insurance."

Speaker speaker_2: Yeah, I'm on that right now. I'm trying to understand it.

Speaker speaker_1: Yeah. So, those are preventative services, like blood pressure, culinary cancer, depression, Hepatitis C, HIV, lung cancer, blood pressure. So, those are more like checkups. Like, those are considered preventative.

Speaker speaker_2: Okay.

Speaker speaker_1: And that's what the VIPs don't cover.

Speaker speaker_2: Well, you know what? I think 'cause, you know, honestly, I really don't, don't, um, go to the doctor too much.

Speaker speaker_1: Yeah.

Speaker speaker_2: Um, I think, I think, uh... I think I'll just stick with the-

Speaker speaker_1: And then the... Mm-hmm?

Speaker speaker_2: What was that?

Speaker speaker_1: I was gonna say, and then the one if you do, like, if you're thinking between the VIPs, um, and you're not sure which one to get, just keep in mind that the Standard is the one that doesn't cover intensive care, rehabilitation nor preventative surgery. And then the V- two VIPs, being the Plus and the Prime do cover those. And then it would just really depend on how much of a dollar amount you would want them to cover. So like, it looks like for emergency room, the Standard covers \$50 per day for a max of two days, while the VIP Plus covers \$100 per day for a max of two days. And then your VIP Prime will cover \$150 per day for a max of two days.

Speaker speaker_2: Oh.

Speaker speaker_1: And they cover a flat fee, a flat fee. Not everything, but they cover a flat fee towards this. So, let's say, like-

Speaker speaker_2: So-

Speaker speaker_1: ... your visit is like, for your emergency room is like \$200. If you were to select the Standard, they would cover \$50. So, that means you would have to pay \$150. If you were to select the Plus and they still covered \$200, then the Plus covers \$100 and you would pay \$100. But if you were to get the Prime and your bill's a \$100, \$200 I mean, and they cover \$150, then you would pay \$50.

Speaker speaker_2: Right.

Speaker speaker_1: So, it just depends on how much of a dollar amount you're looking for them to cover. 'Cause they do cover a flat fee, but the remaining balance is your responsibility.

Speaker speaker_2: Okay. So, so when is the next, uh, open enrollment for benefits again?

Speaker speaker_1: Um, for Partners Personal, I believe it's in the month of October, but let me verify. Yeah, October. So, this year-

Speaker speaker_2: All right.

Speaker speaker_1: ... that just passed, it was between October the 14th up until October the 25th. So, it looks like for their company, it's towards the end of the year, so in the month of October. The dates might change, but, um, it's usually the same month.

Speaker speaker_2: Ah.

Speaker speaker_1: And I was also gonna tell you that it looks like for their medical plans, so the three VIPs, the Standard, the Plus and the Prime, dental-... vision, and then the two MECs being the MEC Enhanced, so the one that offers benefits, and the MEC Tele-RRS, so the one that's only preventative, are under a IRS regulation that's called Section 125. So, technically what Section 125 is, it allows you to pay these plans with pre-taxed dollars. However, if you do wanna change, like, in other words, let's say you enroll by yourself and then later on wanna do employee and spouse or employee and child or employee and family-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... make those changes or to cancel those plans in general-

Speaker speaker_2: Right.

Speaker speaker_1: ... you only can do it within company open enrollment. So, in other words-

Speaker speaker_2: Right.

Speaker speaker_1: ... until the month of October.

Speaker speaker_2: That's what I'm confusing.

Speaker speaker_1: So, if you do embro... Yeah, to make changes or cancellations into those plans. So, let's say you enroll into the VIP Standard, uh, for an employee.

Speaker speaker_2: Okay, question.

Speaker speaker_1: Right? Mm-hmm?

Speaker speaker_2: Wh- wh- which one of these plans did you say ha- has, uh, dental?

Speaker speaker_1: None of them. You would have to-

Speaker speaker_2: What?

Speaker speaker_1: ... add it, them in addition. Then you'll-

Speaker speaker_2: Okay, well, how much does it add dental in addition?

Speaker speaker_1: Um, for employee only, or with dependents?

Speaker speaker_2: Um, can we do both? See how much for both?

Speaker speaker_1: Yes. So, for employee, that's \$3.63 weekly.

Speaker speaker_2: Okay.

Speaker speaker_1: For employee and spouse, that's \$6.99 weekly. For employee and child, that's \$9.59 weekly. And then for the family plan, it would be \$14.45 weekly. And then that dental plan is under Section 125, meaning you can pay, um, with pre-taxed dollars. However, to make changes or cancellations, you have to do it in the month of October when they're within company open enrollment.

Speaker speaker_2: Oh. Okay, I'll, I'll, I'll, I want, I want that one, the, the employee and, and, uh, children.

Speaker speaker_1: Okay. So that's \$9.59?

Speaker speaker_2: And... Yes. Also, um... For medical, I guess I'm gonna... I'm gonna try out, uh, the, the Plus, um...

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Uh, does, does that one have to be, uh, since I got the, the dental with employee and kid, medical has to be the same?

Speaker speaker_1: No. You can a... You don't have a restriction that tells you that you have to do all under the same level of coverage. So, if you wanna, like, do the medical by yourself or with your spouse or with family, you can, you can, like, change it around and stuff. You don't have to-

Speaker speaker_2: Okay.

Speaker speaker_1: ... have plans under employee and child.

Speaker speaker_2: Okay. Let, let me do, uh, the dental, uh, myself and child and children, and then-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... medical, um... Uh, I'm gonna, I'm gonna try that one, uh, myself, the, I guess, VIP Plus.

Speaker speaker_1: Okay. So, that's \$31.61 for employee.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Did you wanna do any other one? They offer short-term disability, term life, vision, critical illness, group accident, behavior health and then the ID EPERS, which is identity protection.

Speaker speaker_2: Which one's, uh, the critical illness? The...

Speaker speaker_1: So, critical illness with cancer benefit, it looks like the benefit amount is \$5,000.00.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: From those \$5,000.00, if you suffer a heart attack, they would cover 100%. From those \$5,000.00, if you have a coronary artery bypass surgery-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... 25% is covered. From those \$5,000.00, if you get a permanent damage due to stroke, 100% covered. From those \$5,000.00, if you have a major organ failure, 100% is covered. From those \$5,000.00, coma due to a covered accident, 100% is covered.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: From those \$5,000.00, major burns, 100% is covered. From those \$5,000.00, if you suffer skin cancer, \$250.00 is covered. Um, so the benefit amount is \$5,000.00. From those \$5,000.00, if something happens, a certain percentage is covered.

Speaker speaker_2: Uh, and what, what, how much is that plan?

Speaker speaker_1: Per employee, that's \$2.51 weekly. For employee and spouse, that would be \$3.86 weekly. For employee and children, that's \$2.77. And for the family plan, that's \$4.12.

Speaker speaker_2: I see.

Speaker speaker_1: And then that one doesn't have that IRS regulation. So that one, if you do add it, at any time you can take it off. The only ones that have that restriction would be the medicals, dental and vision. The other ones don't have it.

Speaker speaker_2: Oh, okay, now it's starting to get confusing. Both, both were additional benefits, right?

Speaker speaker_1: Yes. So, um, all of the plans are separate to each other, and all of them have their separate deductions. So, for the VIP-

Speaker speaker_2: Right.

Speaker speaker_1: ... Plus, that's \$31.61, and for the dental, that's \$9.59. And all of... So, all of these, they're separate, depending on how many you select and which ones they are.

Speaker speaker_2: So, you have like, uh, what is it, um, that, um... What was that one, life and dismemberment or something like that?

Speaker speaker_1: Let me see. So, your term life? That would be term life.

Speaker speaker_2: Okay.

Speaker speaker_1: Group term life insurance with accidental death and dismemberment.

Speaker speaker_2: Uh-huh.

Speaker speaker_1: Um, and that's, um, if you were to pass. So, that one, let me read you the benefits. So, employees to age 64 receive \$20,000. Spouse, \$2,500. Children, seven months up to the age of 26, \$2,500. And children, 14 days up to six months, \$500. If you were to get the employee plan, that would be \$2.11 weekly. Employee and spouse, \$2.54. Employee and child, \$2.54. And then the family plan's \$3.17.

Speaker speaker_2: Okay. Let me add the- the employee and child.

Speaker speaker_1: And then that's- that's gonna be \$2.54. So, right now I have VIP+ for \$31.61. Dental for \$9.59. Term life for \$2.54.

Speaker speaker_2: That's under employee and child, right?

Speaker speaker_1: Yes. So, both, uh, dental and then term life is under em- employee and child, and then the medical's under- under yours only. So, it looks like for one, two... For these three, it would be a weekly deduction of \$43.74. Did you want to add any other ones or just these three?

Speaker speaker_2: Yeah. Um, do you have, um... What are your vision plans?

Speaker speaker_1: So, for vision, that one requires copays. Um, so the copay for an eye exam, you would have to pay \$10. Copay for lenses and frames would be \$25. And your frame allowance is \$130. If you were to add this plan for employee, that's \$2.15. Employee and spouse-

Speaker speaker_2: That's 4-

Speaker speaker_1: \$4.35. Employee and child is \$4.94. And then the family plan is \$7.62.

Speaker speaker_2: Let me- let me also get the, um, the, uh, employee and child on that, on the vision.

Speaker speaker_1: Okay.

Speaker speaker_2: And-

Speaker speaker_1: So, that's \$4.94 weekly.

Speaker speaker_2: Okay. So, any changes I wanna make after we... So, uh, en-re-enrollment again in October, right?

Speaker speaker_1: Yes. So, that's for the VI- for your medical, dental and vision. Um, if you wanna cancel your term life plan, you can do that at any time. But for those, um-

Speaker speaker_2: No, I'll-

Speaker speaker_1: ... other three, you would have to wait.

Speaker speaker_2: I'll keep that.

Speaker speaker_1: I'm sorry?

Speaker speaker_2: Wait, wait. I said I'll keep that .

Speaker speaker_1: Okay. Yeah. So, um, that's the only one that you could cancel at any time. But the other ones, you would have to wait 'til October for, um... them to be within company open enrollment to cancel that or make changes to those plans.

Speaker speaker_2: So, that term life also, it's included, like, as a body and dismemberment, or something like that?

Speaker speaker_1: Yes. Correct.

Speaker speaker_2: Okay. Okay.

Speaker speaker_1: Yeah, that's-

Speaker speaker_2: I think I'll... I think I'll be good with those selections for now.

Speaker speaker_1: Okay, that's fine. Yeah, I was gonna tell you that, um, it actually tells you in- in one of these pages, 'cause I'd just seen it. So, it is group a- in page number nine, group term life insurance with accidental death and dismemberment. "When it... While it's impossible to emotionally compensate for the loss of a loved one, life insurance may ease expenses." Yeah. So, it includes that, too. So, it looks like right now, with what you selected, your weekly deduction would be \$48.68. Do you allow me to make these selections? So, for your VIP+ for employee, \$31.61 weekly. Dental for employee and child being \$9.59 weekly. Term life being... with employee and child for \$2.54 weekly. And then the vision for employee and child being \$4.94 weekly. Um, for a weekly deduction of \$48.68, do you allow partner personnel to make these weekly deductions?

Speaker speaker_2: Yes, please.

Speaker speaker_1: Okay. Please allow one or two weeks for your staffing agency to start making that deduction. Once you see the very first deduction from your paycheck of the \$48.68, the following Monday of that first deduction is when your plans become effective. So, I would be-

Speaker speaker_2: Okay.

Speaker speaker_1: ... pay- take- taking a close attention to your paychecks.

Speaker speaker_2: Right.

Speaker speaker_1: Once you see that very first deduction of the \$48.68, the following Monday-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... of that first deduction is when your dental, term life, vision and VIP+ plan come into effect. And then by that first week, either that Thursday or Friday, you should be getting your dental card and your vision card. Um, and then I was gonna let you know that for the VIP+ card, which is your medical plan-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... that card, they never really mail out to you. So, if you do want a physical one, once you become active, that-

Speaker speaker_2: I would have to request?

Speaker speaker_1: Um, yeah, you would call. You would have to call and request it .

Speaker speaker_2: Okay. So-

Speaker speaker_1: But you would have to be active at the time.

Speaker speaker_2: So, that would get something, like, electronically that, you know, just- just to show?

Speaker speaker_1: Yes.

Speaker speaker_2: Okay.

Speaker speaker_1: Yes. There's-

Speaker speaker_2: Okay. That's-

Speaker speaker_1: Mm-hmm. Correct. And then it's usually ready by that Wednesday. So, once you do become active, that following Monday, you can give us a call and we can request it.

Speaker speaker_2: Okay.

Speaker speaker_1: Most likely, that card won't be ready yet 'til that Wednesday.

Speaker speaker_2: That sounds good. Okay.

Speaker speaker_1: Mm-hmm. And then I do need your child's information, like their first and last name and then their date of birth, um, their social. If you don't have that, we can put zeros for now, but I do need their- their information as well.

Speaker speaker_2: Let me... see if I can just get that for you.

Speaker speaker_1: And then I'm ready for the first child's first name.

Speaker speaker_5: Okay. Child's first name is Levi, L-E-V-I. Middle initial, M. Last name, Huerta. H-U-E-R-T-A.

Speaker speaker_1: Okay. And then their birthday?

Speaker speaker_5: Birthday is 7/25/2017.

Speaker speaker_1: And then it's a male?

Speaker speaker_5: Yes, male.

Speaker speaker_1: And then do you have their social? If you don't, I can put zeros for now.

Speaker speaker_5: Oh, no. We're gonna take care of that right now. One second.

Speaker speaker_1: Okay.

Speaker speaker_5: Okay. Hold on. Let's see if I got it right. Okay. His social...

Speaker speaker_1: Okay.

Speaker speaker_5: 811-

Speaker speaker_1: Mm-hmm.

Speaker speaker_5: ...64 8850.

Speaker speaker_1: Okay. Thank you. And then is there a second child?

Speaker speaker_5: Yes. This is a-

Speaker speaker_1: Okay.

Speaker speaker_5: ... female.

Speaker speaker_1: Mm-hmm.

Speaker speaker_5: Savannah, S-A-V-A-N-N-A-H.

Speaker speaker_1: Okay.

Speaker speaker_5: Middle initial, S. Last name, Huerta.

Speaker speaker_1: Okay.

Speaker speaker_5: And he'll... Her date of birth is, uh, 6/11/2019. And her social is 484-69-3301.

Speaker speaker_1: Okay. Thank you.

Speaker speaker_5: And the, the third child is a boy.

Speaker speaker_1: Okay.

Speaker speaker_5: Uh, it's Giovanni, G-I-O-V-A-N-N-I.

Speaker speaker_1: Oh, wait. I'm sorry. Spell that again.

Speaker speaker_5: G-I-O.

Speaker speaker_1: Mm-hmm.

Speaker speaker_5: V-A-N-N-I middle initial A, last name Huerta. And date of birth, 6/19/2022. And his social, 848-65-4394.

Speaker speaker_1: Okay. Thank you.

Speaker speaker_5: Mm-hmm.

Speaker speaker_1: Okay. All right. Is there a fourth child?

Speaker speaker_5: No. Just three of 'em.

Speaker speaker_1: Okay. All right. Well, I got them three in there. Um, did you want to add a... Who did you want to add as a beneficiary?

Speaker speaker_5: Beneficiary?

Speaker speaker_1: Mm-hmm. So that's-

Speaker speaker_5: Uh, my three kids?

Speaker speaker_1: ... your three kids.

Speaker speaker_5: I can do my three kids, right?

Speaker speaker_1: Yes, sir. Let me add them. Give me one second.

Speaker speaker_5: So is there, like, a percentage I have to, like, put up between them or something?

Speaker speaker_1: Okay. So your kids have been added to the dependents and the beneficiaries. Um-

Speaker speaker_5: Awesome.

Speaker speaker_1: ... did you have any other questions? So now you really just have to wait for them to start doing that first deduction, and once we see that they did the first one-

Speaker speaker_5: Right, right.

Speaker speaker_6: That's why I called last night, um-

Speaker speaker_1: ... following Monday. Mm-hmm. Yes, sir. And then you're all set.

Speaker speaker_5: Okay. So like, for the beneficiaries, um-

Speaker speaker_1: Mm-hmm.

Speaker speaker_5: ... is it like a percentage that's, like, divided between the three? Or does that-

Speaker speaker_1: Yeah.

Speaker speaker_5: How does that work?

Speaker speaker_1: Yes, sir. So it's divided equally among the three of them.

Speaker speaker_5: Oh, okay. So there's, there's not one that can... Okay. That's, that's fine.

Speaker speaker_1: Mm-hmm. Or did you want to do one more, and then... It's however you want, really.

Speaker speaker_5: No, that's okay. That's okay. That's fine like that.

Speaker speaker_1: Okay. Yes, sir. All right, so now you're all set. You just have to wait for them to start making that deduction the following Monday. That first deduction is when those plans become effective. That first week of activation week, you should be getting two cards, getting your dental and your vision. If you do one of the ID Plus cards sent to you, I would call once you see that first deduction that following Monday just to go ahead and request it. Um, but you for sure should be getting two firsts. And then y- if you do have, like, a dentist appointment, a vision appointment or a medical appointment that first week of activation week and you still don't have your cards, you can just call us and then if they are available, we'll just send them to you via email as well. So you'll have that electronically.

Speaker speaker_5: Okay. Sounds good.

Speaker speaker_1: Mm-hmm. And then that's really it. Once you get your cards, you get that, uh, carrier's information, um, the multi-plan-

Speaker speaker_5: Yeah.

Speaker speaker_1: ... network phone number, which tells you where you can go. Uh, for the VIP Plus plan that you have, it doesn't require you to stay within the network. But if you-

Speaker speaker_5: Right.

Speaker speaker_1: ... do want to be within the network, they provide that number. Um, so that's really it. You get all that information once you get your cards.

Speaker speaker_5: All right. Sounds great. Thank you. I appreciate the help and your time.

Speaker speaker_1: You're welcome. Have a nice day.

Speaker speaker_5: You too. Bye-bye.