

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hi. Um, I had a question. Um, I'm trying to enroll for coverage, um, for this term. And, uh, I went on my account and I noticed, um, under current beneficiar- beneficiaries, um, my mom is, is, uh, her name is under current beneficiaries, and I'm not sure why. Okay. Um, so I can get in your file to take a look at it. What staffing agency are you working with? Uh, Creative Circle. And then what are the last four of your social? 6437. What's your first and last name? Christopher Calderon. And for security purposes, could you verify your address and your date of birth? Uh, yes. 3618 Carithers Oak and then, uh, 2-5-1993. And what's that city and state? Uh, San Antonio, Texas. Okay, thank you. Is your phone number 210-803-1533? Yes. Okay. And then I have your email address, askchris, your last name, 3B at gmail.com. Is that up to date? Yes. Okay. Give me one second, so let me verify. Okay. So you actually don't e- don't have any active coverage. Um... Yeah, yeah. Y- you can enroll into coverage, though. Yeah. It looks like your company's last day to enroll would be the 31st. So we can do the phone enrollment over the phone, but you don't even have active coverage. You could enroll though. Yeah, yeah. So... Yeah, I wanted, I wanted to enroll. Tha- that's for sure, and that's the other thing I needed help with. But, um, I went on my account here and my, my mom is under current beneficiaries and I don't know, I don't know if that's, uh, that should be there. I don't, I don't know why she's there. Give me one second. Okay. Let me see. Um, 'cause you might have added her, 'cause it looks like this was back in like 2021. Oh, okay. Okay. Yeah, I don't know. Maybe I messed up. It was a while, it was a while, it was a while ago. Um, but that doesn't really do anything to your new enrollment, if I'm honest, 'cause you don't even have any coverage. Oh. Yeah. Okay, okay. Okay, yeah. But, um- 'Cause I, I went to, to enroll. ... just go ahead and- And I just saw her name and I was like, "Wait, what? Why is she..." Yeah, 'cause she was definitely under, um... 'Cause it looks like you used to have coverage back then and then y- you had dental, term life, vision. And with that term life, they make you choose a beneficiary. So you probably chose your mom as that beneficiary. Oh, okay. Yeah, that just means- That makes a lot of sense. Oh, okay. That's why I wasn't able to- Yeah, that is if something was to happen to you, who would get that money? And you put th- your mom down. Got it. Okay, okay. That makes sense. That makes sense now. That was so long ago. I haven't had, I haven't, I haven't had coverage in a while. So, um, yeah, I n- I need it now. I for sure want it now, so, and I'm able to, so. Uh-huh. And then if you want, we can do it over the phone. I don't know if you want me to explain the plans to you and what they cover. Yeah. Yeah. What you're looking at. 'Cause I was looking at them and I'm not... I mean, I, I read the, uh, PDF that's like linked here, but it's just a lot of words. Okay. And if you're able to like dumb it down for me, that'll be... Yeah, I'll break it down. Yeah. So they offer different plans depending on how many you

get, which ones they are, if you add dependents, um, has a lot to do with how much the weekly deductions from your paycheck are for the selected plans. So were you looking into enrolling by yourself or with like a dependent? Which was- Uh, by myself. Okay. So the first medical plan that I'ma explain to you is called the StayHealthy MEC Tele-RS. This plan is only for preventative services. So what I mean by preventative, it's gonna only cover like one physical visit a year, some vaccinations, some STD screenings, some cancer screening, and even some counseling. Mm-hmm. However, um, your StayHealthy plan is not gonna cover your doctor visits if you get sick, your hospital visits if you get injured, urgent care, emergency room, nor surgeries. So it's only for those preventative visits that the StayHealthy MEC Tele-RS covers. And that plan does require you to only use their preferred providers, um, to receive coverage. Mm-hmm. Okay? Mm-hmm. Mm-hmm. The MEC Tele-RS, however, you do get prescription benefits with Aletris, and they offer a membership with something called FreeRS, which gives you access to over 800 of the top 90% generic drugs prescribed in the US for like a cheaper price. That plan also includes something called Virtual Urgent Care, which offers medical assistance virtually with medical providers, but it's fully virtual. Um, but like I said earlier, your StayHealthy MEC Tele-RS is more like a basic plan 'cause it only covers your preventative services. If you were to get- Mm-hmm.... Healthy MEC TeleRS for employees only. That would be a weekly deduction of \$15.63 from your paycheck. Okay, so that's the very first one. Mm-hmm. Then they offer three other plans called the InSure. There's the InSure Plus, the InSure Plus Enhanced, and the InSure Plus Premier. So these- Mm-hmm. ... three plans are the ones that would cover your doctor visits if you get sick, your hospital visits if you get injured, urgent care, emergency room, and surgeries. However, they don't cover your preventative services, so they will not cover, like, one physical visit a year, some vaccinations, some STD and cancer screenings. The only one that does that is the Stay Healthy MEC TeleRS. So if you want both your preventatives- Mm-hmm. ... covered, as well as your hospital indemnity, which is what the InSure plans cover, you would have to choose the Stay Healthy MEC TeleRS and one of the InSure plans, because your InSure- Mm-hmm. ... plans are the ones that only cover your actual, like, hospital visits. That's why they call them, like, hospital indemnity plans. Mm-hmm. 'Cause they will only cover those areas, not like any, um, preventative services. But with your InSure- Right. ... plans, you are allowed to go outside of the network, so you can use preferred providers within the network or outside of the network and get coverage either way, compared to the Stay Healthy plan that you can only use their preferred providers. So with your three InSures- Mm-hmm. ... you could either be in or out. And you do also get prescription benefits, but with Phar■■■AVUE, which, depending on the generic medication that you need, you can pay like \$10, \$20, \$30. It just depends on the generic medication. And for the non-generics- Mm-hmm. ... they do offer discounts. These three plans do also include the virtual urgent care, which, like I said earlier, it offers medical assistance virtually with medical providers. The main difference between the three of them are really in four areas. So, like, in daily hospital confinement, the InSure Plus only covers- Mm-hmm. -\$50 per day. The InSure Plus Enhanced would cover \$100 per day, and then your InSure Plus Premier would cover \$200 per day. For intensive- Mm-hmm. ... care, the InSure Plus covers \$200 per day, while your InSure Plus Enhanced would cover \$400 per day, and then your InSure Plus Premier would cover \$1,000 per day. For annual- Hm. ... first occurrence in hospital, the InSure Plus covers \$500, while your InSure Plus Enhanced will cover 1,500, and then your InSure Plus Premier will cover 2,500. For surgical,

the InSure Plus will cover up to 1,000 based on surgical schedule, and then your InSure Plus Enhanced will cover up to 2,000 based on surgical schedule, and then your InSure Plus Premier will cover up to 4,000 based on surgical schedule. So in those four areas, daily hospital confinement, intensive care, annual first occurrence in hospital, and surgical, in those four areas are the main differences between your InSure plans. So- Mm-hmm. ... depending on, like, which one you're looking at, how much dollar amount you want them to cover is really just your choice, which one you would like to select. Everything after that stays the exact same. So for anesthesia benefit, all of them, the three of them cover 25% on surgical benefit. Outpatient sickness, the three of them cover \$75. Diagnostic testing, the three of them cover 250 per year. Wellness exam or test, the three of them cover \$75 per year. Hospital emergency room stays the same. Visitation office stays the same. Emergency dental work stays the same. Hospital admission stays the same. Daily hospital confinement stays the same. So everything really stays the same, except in those four areas that I just, um, read, read out to you. Mm-hmm. Um, so if you were to select between the three InSure plans, so the InSure Plus for employee only is \$17.21 weekly. InSure Plus- Mm-hmm. ... Enhanced would be \$24.38 weekly. And then your InSure Plus Premier would be a weekly deduction of \$35.73. So those- Mm-hmm. ... are the medical plans that they offer. They only offer for your preventatives, which is only for your preventative services, and then your three InSure plans, which are your hospital indemnity services. And they don't offer one that offers both your preventative services as well as your hospital indemnity. That's why earlier I was like, if you want to receive both your preventative coverage as well as your hospital indemnity, you would have to choose the Stay Healthy and one of the InSures. And if you don't want to do that, well, you can just select whatever you want. Um, and then- Mm-hmm. ... of course, they do offer other benefits, like vision, dental, term life, behavioral health, critical illness, 24-hour group accident. It looks like it's CIPs additional ones, and those CIPs have their separate deductions as well. So for example- Mm-hmm. ... if you're looking into getting the vision plan for vision, i- that one has its copays. The copay for eye exam is only \$10. The copay for lenses and frames is \$25. And your frame allowance is of 130. Mm-hmm. Um, for... And I believe it actually might come in a bundle. Let me verify this for... Yes. Okay, so if you choose dental... Mm-hmm. ... it makes you get it in a bundle with term, life, and vision. So let's say- Okay. Okay. ... you want the dental plan. It's gonna make you get the t- uh, of course, dental for \$3.64.... but it's also gonna make you select term life for \$2.11 and vision for \$2.15, which would be a total- Mm-hmm. ... of \$7.90. And of course- Mm-hmm. ... if you just want term life, you still gotta get dental or vision or if you got- get vision, you gotta get either term life and dental also. So, those- those come- Hm. ... in bundles. So, dental, term life, and vision come in a bundle. Got it. Okay. Yeah, 'cause I selected it previously when I was looking- Yeah. ... and the other ones turn blue. So, I just wanted- Yeah. ... to make sure that's, like, what it means. Yeah. So, it ma- it- it means that it comes as a bundle, so if you get dental, it makes you get term life and vision, or if you select- Got it. ... vision, it's gonna make you get term life and- and dental. So it makes you- Got it. ... select additional ones. And then the... I- Okay. ... I was also gonna tell you that, um, the... for the preventative plan, which is the MEC TeleRx, the one that only covers preventative services, that's the only- Mm-hmm. ... one that's under a IRS regulation called Section 125. So what Section 125... that particular plan with pretax dollars. However, if you do wanna, um... let's say if you do wanna drop that plan in the future or add a dependent in that plan, you would have to do it within your company open enrollment period or within

your personal- Mm-hmm. ... open enrollment. Meaning that for you, you would have to do it before January 31st. Hm. Okay. If not, you can call to cancel it, and you do select that one, and it's like February already, they're gonna tell you- Mm-hmm. ... that you have to call back in the month of December when your company's within company open enrollment. But it looks like the only one that has that IRS regulation is the MEC TeleRx. All of the other ones, you could drop at any time. And you do have- Mm-hmm. ... virtual restriction, so if you do whatever plan you select, if you choose employee only, that means you can only choose employee only for all of the other plans. If you choose employee and spouse, you can only choose employee and spouse for every other plan. Hm. Okay. Got it. Okay. Yes, sir. Did you have any questions about anything? Uh, the free Rx, can you explain that for me? Yeah. So that's a membership that gives you access to, uh, over 800 of the top 90% generic drugs prescribed in the US. So, it's a membership that offers, like, cheaper generic medications for a cheaper price. Hm. Okay, okay. Mm-hmm. Um. Yes, sir. And some of them- And then- ... are even free. Oh, go ahead. Yeah, I was gonna tell you that even for some... I don't have the list of the ones that are free, but even some are free, but some of them- Oh, okay. ... are blank. There are discounts to them, but it's a membership. And it looks like- Ah, okay. Okay. ... that membership is \$5.99 for employee. Got it. Okay. Okay. I may just select it just to be... just to be safe. Um, and then, um, behavioral health. Can you explain that for me? Yeah. What's that involve? So, it's, um, like, counseling, but over the phone. It's only virtual. It's not like face-to-face. Oh, okay. So, it's counseling services included 24/7, 365 access master level counselors, no co-payer fees, season available via telephone or video, supportive counseling in sequenced sessions, 100% follow-up with an original counselor. Hm. Okay. And- Got it. Got it. ... this what you use if you have substance abuse, relationship issues, depression, stress and anxiety, death of a loved one, parenting issues. Got it. Okay. Okay. And then, um, the MEC TeleRx, do you recommend selecting that? Um... Ooh. So, I- I really can't give recommendations, if I'm honest, but that one's mainly, like... so pre- preventative means anything before a problem occurs. So, like- Mm-hmm. ... a physical would be considered that. Like, if you get STD screening, cancer screening, that would be preventative. I know some people do go for, like, check-ups and they do get it, but some people don't. So it's- Mm-hmm. ... some people don't get it. It's really just a- it's really just a choice for your choice, what you usually do 'cause it- Got it. Got it. ... keep in mind that MEC TeleRx, if you do select that one, it is under that IRS regulation. So, if you do pick that one and then you change your mind after the 31st- Yeah. ... you won't be able to drop it 'til December. Um, but that MEC TeleRx does have that free Rx included into it. Got it. Okay. Okay. Then I think... I think I got my choices here. Um, yeah. I think I'm o- I think I'm okay. I see, like, the- the, like, critical illness and group ac- accident, um... critical illness, can you explain? Can you explain that one? Yes. Okay, so for critical illness with cancer benefits. So, the critical illness, the benefit amount is \$5,000. From those \$5,000, if you were to have a heart attack, 100% would be covered. From those \$5,000- Mm-hmm. ... if you have a coronary artery bypass surgery, 25% would be covered from those \$5,000. For coronary r- oh, uh, permanent damage due to stroke, from those \$5,000, 100% would be covered. Hmm, okay. From those \$5,000, major organ failure, 100% would be covered. From those \$5,000, uh, end-stage renal failure, 100% would be covered. From those \$5,000, coma due to a s- d- due to a covered accident, 100% would be covered. So, your benefit amount is \$5,000. From those \$5,000, whatever service- Hmm, okay. ... it's covered. It looks like the majority's for 100%, but there is some that are only 25%, and then for

skin cancer, it looks like it's \$250 that they would cover. Hmm. Okay, okay. And then last one, could you explain the group accident, please? Yes, sir. So, for group accident, 24-hour group accident, so for hospital admission room, they would cover \$250. Physician office, \$50. Emergency dental work, only \$50. Hospital admission, \$250. Daily hospital confinement, \$100. Intensive care unit, \$200. AD&D; employee up to \$15,000. Spouse up to \$15,000. Children up to \$7,500. If, um, let's see, let's say you get hurt and the ambulance guy picked you up- Mm-hmm. ... either ground or air, they only cover \$250, and for medical imaging- Mm-hmm. ... \$100. Okay. Okay, I think I got it. I think I got it all. Thank you so much for explaining all that. You're welcome. And then just- Um... ... keep in mind that you have 'til the 31st if you're not so sure yet. But you're always welcome- Okay. ... to go ahead and enroll right now if you want. Okay. Okay. Yeah. I'm gonna do it right now. Um... Okay. But yeah, once I, once I have everything selected, I just click Save? Or what, what- Or we can do it over the phone with me. I also have your account set up. Oh, okay. Oh, okay, okay. Yeah, I wanna do the Insure Plus Premier. Okay. For employee only, you said? Yes. Yes. Okay, and then anything else? And then dental, and then that's the bundle with term life- Correct. ... vision, um... My TV for- So right now you're looking... So right now you're looking at a total with your Insure Plus Premier for \$35.73 a week, dental for \$3.64 weekly, term life for \$2.11 weekly, vision for \$2.15 weekly. That looks like right now it's a total of \$43.63 weekly. Did you want to add any more? Um, no, I think that's, that's all I need right now. I think that's all I need. Okay. All right, and then if you do wanna add additional ones, you can do it, um, anything before the 31st. 'Cause after the 31st- Okay. ... you won't be able to no more. So do you- Okay. ... allow Creative Circle to do the weekly deduction of \$43.63 for these selected plans? Yes. Okay. Please allow one or two weeks for your employer to start doing that deduction. Once you see the very first deduction come out of your paycheck of the \$43.63, the following Monday of that first deduction is when you have active coverage. And then by that first week of your active coverage, you should be getting two cards, your dental card and your vision card. And then I was gonna tell you that for your Insure Plus Premier, normally those cards, they don't send out to the members. So if you- Mm-hmm. ... do want a physical card for your medical plan, once you become active, the following Monday that you have active coverage, you're welcome to give us a call at this number and we can put in a request for them to send you a physical card. And then you should be getting that- Okay. ... within seven to ten business days, but you're definitely the first week of your activation week, you're definitely gonna be receiving your dental card and your vision card. And if for some reason you have like a doctor's appointment, dentist appointment or vision appointment coming up, um- Mm-hmm. ... you're welcome to give us a call and we can email you that information as well. Okay. Okay. And then- And then, um- ... did you... I'm sorry. I didn't mean to cut you off. I was gonna- No, no, no. No worries. Uh, go ahead. I was gonna ask you, um, did you wanna keep your mom as the beneficiary? Uh, yeah, go ahead and, and keep her there. Yeah. Okay. And that was, um, S-Y-L-V-I-A? Yes. Yes. Okay. All right. And then were you gonna ask me something? Yes. Um, so with this staffing agency that I'm with, um, do I need to... Um, I'm a, like, I'm a contractor, so I...I, uh, jump from job to job, right? And sometimes I'm not working with, uh, Creative Circle. Is there... Do I need to be completely, uh, employed by, uh, Creative Circle throughout this year to keep, uh, my benefits or is there like a- So- Like say I get a... You know what I mean? I'm trying to- Yeah. ... explain my Yeah. ... ■■■ correctly. Yeah. I, I know what you're saying. Okay. So for... Since these are weekly deductions outta your paycheck,

um, for you to have active coverage, they would have to be receiving the deduction from weekly- Uh-huh. ... from your paycheck for it to be active. So let's- Okay. ... say that you don't work with them for a few weeks. You can call and make up to four direct payments to keep those four weeks active. But by the fifth week, either way that they don't get a deduction specifically outta your paycheck, you go into something called COBRA. In other words, you can contact COBRA to see if you could still keep those, um, those plans. But these, you would have to be active to like maintain those plans 'cause either way, by the fifth week that they don't get a deduction outta your paycheck, you go into that COBRA. Oh, I see. Okay. Is there a way... 'Cause like I'm not s- I'm never like sure if it'll be like they- You're gonna be working? Yeah. Steady, uh, like- Mm-hmm. ... steady position with them for a while or, you know. Um, is there a way that it like can, um- Like if ■■■? Yeah. Like an automatic payment if... You know what I mean? No. So you would have to... Okay. So let's say you don't, um, you're not working with them. Mm-hmm. You can call and make up to four direct payments to keep those four per- those four weeks active. Mm-hmm. Because obviously if you're not working with them, there's no way that they can get a deduction outta your paycheck. So that would mean that you wouldn't have active coverage for that week. Um, so you're allowed to- Hmm. ... call and make up to four direct payments. But either way, by the fifth week that they don't specifically get that deduction outta your paycheck, um, you go into that COBRA enrollment and that's like a whole different department. Oh, okay. Okay. And normally- So then I would have to- And normally let's say that you still wanna keep these plans, once you go into COBRA, you would have to contact COBRA to see if those plans fall under COBRA, which means to see if you can still keep those plans, which I can actually check to see which- Okay. ... ones of the ones that you selected fall under the COBRA. Um- Okay. I can- And they- ... check ■■■. They automatically go there. Like I don't have to call and ■■■- No. It automatically does it. So like and it- Okay. Also like, b- 'cause in other words, by the fifth week, it gets like canceled now. And that's like a whole different department 'cause that's why by- Mm-hmm. ... the fifth week that they don't get specifically outta your paycheck, you go into that COBRA. Okay. Okay. Um, and it looks like- Will I get like a letter or something? You do. Yes, sir. Okay. Okay. And then, um, it looks like your Ensure plan dental vision. So the three that you selected, the only one that's not on there would be your term life. Hmm. Okay. Okay. So let's say you still wanna like keep these plans, once you go into COBRA, you would have to contact them. And then I know for sure- Mm-hmm. ... the ones that do fall under that is the Ensure plus, the vision and then the dental. The only one that's not on there is your term life. Oh, okay. But you do get a letter and stuff in the mail, letting you know- Oh, okay. ... that you are within COBRA. Okay. Okay. Okay. Makes sense. Okay. Well ho- well, hopefully, uh, I stay with these guys. It's just I'm never sure. Contacting- Okay. ... is so weird, you know. Um- Yeah. But yeah, if, if anything, um, I'll call to make those payments or I'll just wait 'til it, it goes to COBRA and then I'll, I'll call them about, you know, getting that. Okay. That's fine. But you are all set up. You really just have to wait for them to start doing the deductions. And then once you see the first one, the following money you have active coverage. Okay. Okay. Sounds good. All right. Well, I hope you have a great day. You have any questions, we're open from 8:00 AM up until 8:00 PM Eastern Time. Okay. Thank you so much. I appreciate it. You're welcome. Have a nice day. You too. Bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker_2: Hi. Um, I had a question. Um, I'm trying to enroll for coverage, um, for this term. And, uh, I went on my account and I noticed, um, under current beneficiary-beneficiaries, um, my mom is, is, uh, her name is under current beneficiaries, and I'm not sure why.

Speaker speaker_1: Okay. Um, so I can get in your file to take a look at it. What staffing agency are you working with?

Speaker speaker_2: Uh, Creative Circle.

Speaker speaker_1: And then what are the last four of your social?

Speaker speaker_2: 6437.

Speaker speaker_1: What's your first and last name?

Speaker speaker_2: Christopher Calderon.

Speaker speaker_1: And for security purposes, could you verify your address and your date of birth?

Speaker speaker_2: Uh, yes. 3618 Carithers Oak and then, uh, 2-5-1993.

Speaker speaker_1: And what's that city and state?

Speaker speaker_2: Uh, San Antonio, Texas.

Speaker speaker_1: Okay, thank you. Is your phone number 210-803-1533?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. And then I have your email address, askchris, your last name, 3B at gmail.com. Is that up to date?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. Give me one second, so let me verify.

Speaker speaker_2: Okay.

Speaker speaker_1: So you actually don't e- don't have any active coverage. Um...

Speaker speaker_2: Yeah, yeah.

Speaker speaker_1: Y- you can enroll into coverage, though.

Speaker speaker_2: Yeah.

Speaker speaker_1: It looks like your company's last day to enroll would be the 31st. So we can do the phone enrollment over the phone, but you don't even have active coverage. You could enroll though.

Speaker speaker_2: Yeah, yeah. So... Yeah, I wanted, I wanted to enroll. Tha- that's for sure, and that's the other thing I needed help with. But, um, I went on my account here and my, my mom is under current beneficiaries and I don't know, I don't know if that's, uh, that should be there. I don't, I don't know why she's there.

Speaker speaker_1: Give me one second.

Speaker speaker_2: Okay.

Speaker speaker_1: Let me see. Um, 'cause you might have added her, 'cause it looks like this was back in like 2021.

Speaker speaker_2: Oh, okay. Okay. Yeah, I don't know. Maybe I messed up.

Speaker speaker_1: It was a while, it was a while, it was a while ago. Um, but that doesn't really do anything to your new enrollment, if I'm honest, 'cause you don't even have any coverage.

Speaker speaker_2: Oh.

Speaker speaker_1: Yeah.

Speaker speaker_2: Okay, okay. Okay, yeah.

Speaker speaker_1: But, um-

Speaker speaker_2: 'Cause I, I went to, to enroll.

Speaker speaker_1: ... just go ahead and-

Speaker speaker_2: And I just saw her name and I was like, "Wait, what? Why is she..."

Speaker speaker_1: Yeah, 'cause she was definitely under, um... 'Cause it looks like you used to have coverage back then and then y- you had dental, term life, vision. And with that term life, they make you choose a beneficiary. So you probably chose your mom as that beneficiary.

Speaker speaker_2: Oh, okay.

Speaker speaker_1: Yeah, that just means-

Speaker speaker_2: That makes a lot of sense.

Speaker speaker_3: Oh, okay. That's why I wasn't able to-

Speaker speaker_1: Yeah, that is if something was to happen to you, who would get that money? And you put th- your mom down.

Speaker speaker_2: Got it. Okay, okay. That makes sense. That makes sense now. That was so long ago. I haven't had, I haven't, I haven't had coverage in a while. So, um, yeah, I n- I

need it now. I for sure want it now, so, and I'm able to, so.

Speaker speaker_1: Uh-huh. And then if you want, we can do it over the phone. I don't know if you want me to explain the plans to you and what they cover.

Speaker speaker_2: Yeah. Yeah.

Speaker speaker_1: What you're looking at.

Speaker speaker_2: 'Cause I was looking at them and I'm not... I mean, I, I read the, uh, PDF that's like linked here, but it's just a lot of words.

Speaker speaker_1: Okay.

Speaker speaker_2: And if you're able to like dumb it down for me, that'll be...

Speaker speaker_1: Yeah, I'll break it down. Yeah. So they offer different plans depending on how many you get, which ones they are, if you add dependents, um, has a lot to do with how much the weekly deductions from your paycheck are for the selected plans. So were you looking into enrolling by yourself or with like a dependent? Which was-

Speaker speaker_2: Uh, by myself.

Speaker speaker_1: Okay. So the first medical plan that I'ma explain to you is called the StayHealthy MEC Tele-RS. This plan is only for preventative services. So what I mean by preventative, it's gonna only cover like one physical visit a year, some vaccinations, some STD screenings, some cancer screening, and even some counseling.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: However, um, your StayHealthy plan is not gonna cover your doctor visits if you get sick, your hospital visits if you get injured, urgent care, emergency room, nor surgeries. So it's only for those preventative visits that the StayHealthy MEC Tele-RS covers. And that plan does require you to only use their preferred providers, um, to receive coverage.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Okay?

Speaker speaker_2: Mm-hmm. Mm-hmm.

Speaker speaker_1: The MEC Tele-RS, however, you do get prescription benefits with Aletris, and they offer a membership with something called FreeRS, which gives you access to over 800 of the top 90% generic drugs prescribed in the US for like a cheaper price. That plan also includes something called Virtual Urgent Care, which offers medical assistance virtually with medical providers, but it's fully virtual. Um, but like I said earlier, your StayHealthy MEC Tele-RS is more like a basic plan 'cause it only covers your preventative services. If you were to get-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... Healthy MEC TeleRS for employees only. That would be a weekly deduction of \$15.63 from your paycheck. Okay, so that's the very first one.

Speaker speaker_4: Mm-hmm.

Speaker speaker_1: Then they offer three other plans called the InSure. There's the InSure Plus, the InSure Plus Enhanced, and the InSure Plus Premier. So these-

Speaker speaker_4: Mm-hmm.

Speaker speaker_1: ... three plans are the ones that would cover your doctor visits if you get sick, your hospital visits if you get injured, urgent care, emergency room, and surgeries. However, they don't cover your preventative services, so they will not cover, like, one physical visit a year, some vaccinations, some STD and cancer screenings. The only one that does that is the Stay Healthy MEC TeleRS. So if you want both your preventatives-

Speaker speaker_4: Mm-hmm.

Speaker speaker_1: ... covered, as well as your hospital indemnity, which is what the InSure plans cover, you would have to choose the Stay Healthy MEC TeleRS and one of the InSure plans, because your InSure-

Speaker speaker_4: Mm-hmm.

Speaker speaker_1: ... plans are the ones that only cover your actual, like, hospital visits. That's why they call them, like, hospital indemnity plans.

Speaker speaker_4: Mm-hmm.

Speaker speaker_1: 'Cause they will only cover those areas, not like any, um, preventative services. But with your InSure-

Speaker speaker_4: Right.

Speaker speaker_1: ... plans, you are allowed to go outside of the network, so you can use preferred providers within the network or outside of the network and get coverage either way, compared to the Stay Healthy plan that you can only use their preferred providers. So with your three InSures-

Speaker speaker_4: Mm-hmm.

Speaker speaker_1: ... you could either be in or out. And you do also get prescription benefits, but with Phar■■■AVUE, which, depending on the generic medication that you need, you can pay like \$10, \$20, \$30. It just depends on the generic medication. And for the non-generics-

Speaker speaker_4: Mm-hmm.

Speaker speaker_1: ... they do offer discounts. These three plans do also include the virtual urgent care, which, like I said earlier, it offers medical assistance virtually with medical providers. The main difference between the three of them are really in four areas. So, like, in daily hospital confinement, the InSure Plus only covers-

Speaker speaker_4: Mm-hmm.

Speaker speaker_1: -\$50 per day. The InSure Plus Enhanced would cover \$100 per day, and then your InSure Plus Premier would cover \$200 per day. For intensive-

Speaker speaker_4: Mm-hmm.

Speaker speaker_1: ... care, the InSure Plus covers \$200 per day, while your InSure Plus Enhanced would cover \$400 per day, and then your InSure Plus Premier would cover \$1,000 per day. For annual-

Speaker speaker_4: Hm.

Speaker speaker_1: ... first occurrence in hospital, the InSure Plus covers \$500, while your InSure Plus Enhanced will cover 1,500, and then your InSure Plus Premier will cover 2,500. For surgical, the InSure Plus will cover up to 1,000 based on surgical schedule, and then your InSure Plus Enhanced will cover up to 2,000 based on surgical schedule, and then your InSure Plus Premier will cover up to 4,000 based on surgical schedule. So in those four areas, daily hospital confinement, intensive care, annual first occurrence in hospital, and surgical, in those four areas are the main differences between your InSure plans. So-

Speaker speaker_4: Mm-hmm.

Speaker speaker_1: ... depending on, like, which one you're looking at, how much dollar amount you want them to cover is really just your choice, which one you would like to select. Everything after that stays the exact same. So for anesthesia benefit, all of them, the three of them cover 25% on surgical benefit. Outpatient sickness, the three of them cover \$75. Diagnostic testing, the three of them cover 250 per year. Wellness exam or test, the three of them cover \$75 per year. Hospital emergency room stays the same. Visitation office stays the same. Emergency dental work stays the same. Hospital admission stays the same. Daily hospital confinement stays the same. So everything really stays the same, except in those four areas that I just, um, read, read out to you.

Speaker speaker_4: Mm-hmm.

Speaker speaker_1: Um, so if you were to select between the three InSure plans, so the InSure Plus for employee only is \$17.21 weekly. InSure Plus-

Speaker speaker_4: Mm-hmm.

Speaker speaker_1: ... Enhanced would be \$24.38 weekly. And then your InSure Plus Premier would be a weekly deduction of \$35.73. So those-

Speaker speaker_4: Mm-hmm.

Speaker speaker_1: ... are the medical plans that they offer. They only offer for your preventatives, which is only for your preventative services, and then your three InSure plans, which are your hospital indemnity services. And they don't offer one that offers both your preventative services as well as your hospital indemnity. That's why earlier I was like, if you want to receive both your preventative coverage as well as your hospital indemnity, you would have to choose the Stay Healthy and one of the InSures. And if you don't want to do that, well,

you can just select whatever you want. Um, and then-

Speaker speaker_4: Mm-hmm.

Speaker speaker_1: ... of course, they do offer other benefits, like vision, dental, term life, behavioral health, critical illness, 24-hour group accident. It looks like it's CIPs additional ones, and those CIPs have their separate deductions as well. So for example-

Speaker speaker_4: Mm-hmm.

Speaker speaker_1: ... if you're looking into getting the vision plan for vision, i- that one has its copays. The copay for eye exam is only \$10. The copay for lenses and frames is \$25. And your frame allowance is of 130.

Speaker speaker_4: Mm-hmm.

Speaker speaker_1: Um, for... And I believe it actually might come in a bundle. Let me verify this for... Yes. Okay, so if you choose dental...

Speaker speaker_4: Mm-hmm.

Speaker speaker_1: ... it makes you get it in a bundle with term, life, and vision. So let's say-

Speaker speaker_4: Okay. Okay.

Speaker speaker_1: ... you want the dental plan. It's gonna make you get the t- uh, of course, dental for \$3.64.... but it's also gonna make you select term life for \$2.11 and vision for \$2.15, which would be a total-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... of \$7.90. And of course-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... if you just want term life, you still gotta get dental or vision or if you got- get vision, you gotta get either term life and dental also. So, those- those come-

Speaker speaker_2: Hm.

Speaker speaker_1: ... in bundles. So, dental, term life, and vision come in a bundle.

Speaker speaker_2: Got it. Okay. Yeah, 'cause I selected it previously when I was looking-

Speaker speaker_1: Yeah.

Speaker speaker_2: ... and the other ones turn blue. So, I just wanted-

Speaker speaker_1: Yeah.

Speaker speaker_2: ... to make sure that's, like, what it means.

Speaker speaker_1: Yeah. So, it ma- it- it means that it comes as a bundle, so if you get dental, it makes you get term life and vision, or if you select-

Speaker speaker_2: Got it.

Speaker speaker_1: ... vision, it's gonna make you get term life and- and dental. So it makes you-

Speaker speaker_2: Got it.

Speaker speaker_1: ... select additional ones. And then the... I-

Speaker speaker_2: Okay.

Speaker speaker_1: ... I was also gonna tell you that, um, the... for the preventative plan, which is the MEC TeleRx, the one that only covers preventative services, that's the only-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... one that's under a IRS regulation called Section 125. So what Section 125... that particular plan with pretax dollars. However, if you do wanna, um... let's say if you do wanna drop that plan in the future or add a dependent in that plan, you would have to do it within your company open enrollment period or within your personal-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... open enrollment. Meaning that for you, you would have to do it before January 31st.

Speaker speaker_2: Hm. Okay.

Speaker speaker_1: If not, you can call to cancel it, and you do select that one, and it's like February already, they're gonna tell you-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... that you have to call back in the month of December when your company's within company open enrollment. But it looks like the only one that has that IRS regulation is the MEC TeleRx. All of the other ones, you could drop at any time. And you do have-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... virtual restriction, so if you do whatever plan you select, if you choose employee only, that means you can only choose employee only for all of the other plans. If you choose employee and spouse, you can only choose employee and spouse for every other plan.

Speaker speaker_2: Hm. Okay. Got it. Okay.

Speaker speaker_1: Yes, sir. Did you have any questions about anything?

Speaker speaker_2: Uh, the free Rx, can you explain that for me?

Speaker speaker_1: Yeah. So that's a membership that gives you access to, uh, over 800 of the top 90% generic drugs prescribed in the US. So, it's a membership that offers, like,

cheaper generic medications for a cheaper price.

Speaker speaker_2: Hm. Okay, okay.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Um.

Speaker speaker_1: Yes, sir. And some of them-

Speaker speaker_2: And then-

Speaker speaker_1: ... are even free.

Speaker speaker_2: Oh, go ahead.

Speaker speaker_1: Yeah, I was gonna tell you that even for some... I don't have the list of the ones that are free, but even some are free, but some of them-

Speaker speaker_2: Oh, okay.

Speaker speaker_1: ... are blank. There are discounts to them, but it's a membership. And it looks like-

Speaker speaker_2: Ah, okay. Okay.

Speaker speaker_1: ... that membership is \$5.99 for employee.

Speaker speaker_2: Got it. Okay. Okay. I may just select it just to be... just to be safe. Um, and then, um, behavioral health. Can you explain that for me?

Speaker speaker_1: Yeah.

Speaker speaker_2: What's that involve?

Speaker speaker_1: So, it's, um, like, counseling, but over the phone. It's only virtual. It's not like face-to-face.

Speaker speaker_2: Oh, okay.

Speaker speaker_1: So, it's counseling services included 24/7, 365 access master level counselors, no co-payer fees, season available via telephone or video, supportive counseling in sequenced sessions, 100% follow-up with an original counselor.

Speaker speaker_2: Hm. Okay.

Speaker speaker_1: And-

Speaker speaker_2: Got it. Got it.

Speaker speaker_1: ... this what you use if you have substance abuse, relationship issues, depression, stress and anxiety, death of a loved one, parenting issues.

Speaker speaker_2: Got it. Okay. Okay. And then, um, the MEC TeleRx, do you recommend selecting that? Um...

Speaker speaker_1: Ooh. So, I- I really can't give recommendations, if I'm honest, but that one's mainly, like... so pre- preventative means anything before a problem occurs. So, like-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... a physical would be considered that. Like, if you get STD screening, cancer screening, that would be preventative. I know some people do go for, like, check-ups and they do get it, but some people don't. So it's-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... some people don't get it. It's really just a- it's really just a choice for your choice, what you usually do 'cause it-

Speaker speaker_2: Got it. Got it.

Speaker speaker_1: ... keep in mind that MEC TeleRx, if you do select that one, it is under that IRS regulation. So, if you do pick that one and then you change your mind after the 31st-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... you won't be able to drop it 'til December. Um, but that MEC TeleRx does have that free Rx included into it.

Speaker speaker_2: Got it. Okay. Okay. Then I think... I think I got my choices here. Um, yeah. I think I'm o- I think I'm okay. I see, like, the- the, like, critical illness and group accident, um... critical illness, can you explain? Can you explain that one?

Speaker speaker_1: Yes. Okay, so for critical illness with cancer benefits. So, the critical illness, the benefit amount is \$5,000. From those \$5,000, if you were to have a heart attack, 100% would be covered. From those \$5,000-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... if you have a coronary artery bypass surgery, 25% would be covered from those \$5,000. For coronary r- oh, uh, permanent damage due to stroke, from those \$5,000, 100% would be covered.

Speaker speaker_2: Hmm, okay.

Speaker speaker_1: From those \$5,000, major organ failure, 100% would be covered. From those \$5,000, uh, end-stage renal failure, 100% would be covered. From those \$5,000, coma due to a s- d- due to a covered accident, 100% would be covered. So, your benefit amount is \$5,000. From those \$5,000, whatever service-

Speaker speaker_2: Hmm, okay.

Speaker speaker_1: ... it's covered. It looks like the majority's for 100%, but there is some that are only 25%, and then for skin cancer, it looks like it's \$250 that they would cover.

Speaker speaker_2: Hmm. Okay, okay. And then last one, could you explain the group accident, please?

Speaker speaker_1: Yes, sir. So, for group accident, 24-hour group accident, so for hospital admission room, they would cover \$250. Physician office, \$50. Emergency dental work, only \$50. Hospital admission, \$250. Daily hospital confinement, \$100. Intensive care unit, \$200. AD&D; employee up to \$15,000. Spouse up to \$15,000. Children up to \$7,500. If, um, let's see, let's say you get hurt and the ambulance guy picked you up-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... either ground or air, they only cover \$250, and for medical imaging-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... \$100.

Speaker speaker_2: Okay. Okay, I think I got it. I think I got it all. Thank you so much for explaining all that.

Speaker speaker_1: You're welcome. And then just-

Speaker speaker_2: Um...

Speaker speaker_1: ... keep in mind that you have 'til the 31st if you're not so sure yet. But you're always welcome-

Speaker speaker_2: Okay.

Speaker speaker_1: ... to go ahead and enroll right now if you want.

Speaker speaker_2: Okay. Okay. Yeah. I'm gonna do it right now. Um...

Speaker speaker_1: Okay.

Speaker speaker_2: But yeah, once I, once I have everything selected, I just click Save? Or what, what-

Speaker speaker_1: Or we can do it over the phone with me. I also have your account set up.

Speaker speaker_2: Oh, okay. Oh, okay, okay. Yeah, I wanna do the Insure Plus Premier.

Speaker speaker_1: Okay. For employee only, you said?

Speaker speaker_2: Yes. Yes.

Speaker speaker_1: Okay, and then anything else?

Speaker speaker_2: And then dental, and then that's the bundle with term life-

Speaker speaker_1: Correct.

Speaker speaker_2: ... vision, um... My TV for-

Speaker speaker_1: So right now you're looking... So right now you're looking at a total with your Insure Plus Premier for \$35.73 a week, dental for \$3.64 weekly, term life for \$2.11 weekly, vision for \$2.15 weekly. That looks like right now it's a total of \$43.63 weekly. Did you

want to add any more?

Speaker speaker_2: Um, no, I think that's, that's all I need right now. I think that's all I need.

Speaker speaker_1: Okay. All right, and then if you do wanna add additional ones, you can do it, um, anything before the 31st. 'Cause after the 31st-

Speaker speaker_2: Okay.

Speaker speaker_1: ... you won't be able to no more. So do you-

Speaker speaker_2: Okay.

Speaker speaker_1: ... allow Creative Circle to do the weekly deduction of \$43.63 for these selected plans?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. Please allow one or two weeks for your employer to start doing that deduction. Once you see the very first deduction come out of your paycheck of the \$43.63, the following Monday of that first deduction is when you have active coverage. And then by that first week of your active coverage, you should be getting two cards, your dental card and your vision card. And then I was gonna tell you that for your Insure Plus Premier, normally those cards, they don't send out to the members. So if you-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... do want a physical card for your medical plan, once you become active, the following Monday that you have active coverage, you're welcome to give us a call at this number and we can put in a request for them to send you a physical card. And then you should be getting that-

Speaker speaker_2: Okay.

Speaker speaker_1: ... within seven to ten business days, but you're definitely the first week of your activation week, you're definitely gonna be receiving your dental card and your vision card. And if for some reason you have like a doctor's appointment, dentist appointment or vision appointment coming up, um-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... you're welcome to give us a call and we can email you that information as well.

Speaker speaker_2: Okay. Okay.

Speaker speaker_1: And then-

Speaker speaker_2: And then, um-

Speaker speaker_1: ... did you... I'm sorry. I didn't mean to cut you off. I was gonna-

Speaker speaker_2: No, no, no. No worries. Uh, go ahead.

Speaker speaker_1: I was gonna ask you, um, did you wanna keep your mom as the beneficiary?

Speaker speaker_2: Uh, yeah, go ahead and, and keep her there. Yeah.

Speaker speaker_1: Okay. And that was, um, S-Y-L-V-I-A?

Speaker speaker_2: Yes. Yes.

Speaker speaker_1: Okay. All right. And then were you gonna ask me something?

Speaker speaker_2: Yes. Um, so with this staffing agency that I'm with, um, do I need to... Um, I'm a, like, I'm a contractor, so I...I, uh, jump from job to job, right? And sometimes I'm not working with, uh, Creative Circle. Is there... Do I need to be completely, uh, employed by, uh, Creative Circle throughout this year to keep, uh, my benefits or is there like a-

Speaker speaker_5: So-

Speaker speaker_2: Like say I get a... You know what I mean? I'm trying to-

Speaker speaker_5: Yeah.

Speaker speaker_2: ... explain my

Speaker speaker_1: Yeah.

Speaker speaker_2: ... ■■■ correctly.

Speaker speaker_1: Yeah. I, I know what you're saying. Okay. So for... Since these are weekly deductions outta your paycheck, um, for you to have active coverage, they would have to be receiving the deduction from weekly-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ... from your paycheck for it to be active. So let's-

Speaker speaker_2: Okay.

Speaker speaker_1: ... say that you don't work with them for a few weeks. You can call and make up to four direct payments to keep those four weeks active. But by the fifth week, either way that they don't get a deduction specifically outta your paycheck, you go into something called COBRA. In other words, you can contact COBRA to see if you could still keep those, um, those plans. But these, you would have to be active to like maintain those plans 'cause either way, by the fifth week that they don't get a deduction outta your paycheck, you go into that COBRA.

Speaker speaker_2: Oh, I see. Okay. Is there a way... 'Cause like I'm not s- I'm never like sure if it'll be like they-

Speaker speaker_1: You're gonna be working?

Speaker speaker_2: Yeah. Steady, uh, like-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... steady position with them for a while or, you know. Um, is there a way that it like can, um-

Speaker speaker_1: Like if ■■■?

Speaker speaker_2: Yeah. Like an automatic payment if... You know what I mean?

Speaker speaker_1: No. So you would have to... Okay. So let's say you don't, um, you're not working with them.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: You can call and make up to four direct payments to keep those four per-those four weeks active.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Because obviously if you're not working with them, there's no way that they can get a deduction outta your paycheck. So that would mean that you wouldn't have active coverage for that week. Um, so you're allowed to-

Speaker speaker_2: Hmm.

Speaker speaker_1: ... call and make up to four direct payments. But either way, by the fifth week that they don't specifically get that deduction outta your paycheck, um, you go into that COBRA enrollment and that's like a whole different department.

Speaker speaker_2: Oh, okay. Okay.

Speaker speaker_1: And normally-

Speaker speaker_2: So then I would have to-

Speaker speaker_1: And normally let's say that you still wanna keep these plans, once you go into COBRA, you would have to contact COBRA to see if those plans fall under COBRA, which means to see if you can still keep those plans, which I can actually check to see which-

Speaker speaker_2: Okay.

Speaker speaker_1: ... ones of the ones that you selected fall under the COBRA. Um-

Speaker speaker_2: Okay.

Speaker speaker_5: I can-

Speaker speaker_2: And they-

Speaker speaker_5: ... check ■■■.

Speaker speaker_2: They automatically go there. Like I don't have to call and ■■■-

Speaker speaker_1: No. It automatically does it. So like and it-

Speaker speaker_2: Okay.

Speaker speaker_1: Also like, b- 'cause in other words, by the fifth week, it gets like canceled now. And that's like a whole different department 'cause that's why by-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... the fifth week that they don't get specifically outta your paycheck, you go into that COBRA.

Speaker speaker_2: Okay. Okay.

Speaker speaker_1: Um, and it looks like-

Speaker speaker_2: Will I get like a letter or something?

Speaker speaker_1: You do. Yes, sir.

Speaker speaker_2: Okay. Okay.

Speaker speaker_1: And then, um, it looks like your Ensure plan dental vision. So the three that you selected, the only one that's not on there would be your term life.

Speaker speaker_2: Hmm. Okay. Okay.

Speaker speaker_1: So let's say you still wanna like keep these plans, once you go into COBRA, you would have to contact them. And then I know for sure-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... the ones that do fall under that is the Ensure plus, the vision and then the dental. The only one that's not on there is your term life.

Speaker speaker_2: Oh, okay.

Speaker speaker_1: But you do get a letter and stuff in the mail, letting you know-

Speaker speaker_2: Oh, okay.

Speaker speaker_1: ... that you are within COBRA.

Speaker speaker_2: Okay. Okay. Okay. Makes sense. Okay. Well ho- well, hopefully, uh, I stay with these guys. It's just I'm never sure. Contacting-

Speaker speaker_1: Okay.

Speaker speaker_2: ... is so weird, you know. Um-

Speaker speaker_1: Yeah.

Speaker speaker_2: But yeah, if, if anything, um, I'll call to make those payments or I'll just wait 'til it, it goes to COBRA and then I'll, I'll call them about, you know, getting that.

Speaker speaker_1: Okay. That's fine. But you are all set up. You really just have to wait for them to start doing the deductions. And then once you see the first one, the following money you have active coverage.

Speaker speaker_2: Okay. Okay. Sounds good.

Speaker speaker_1: All right. Well, I hope you have a great day. You have any questions, we're open from 8:00 AM up until 8:00 PM Eastern Time.

Speaker speaker_2: Okay. Thank you so much. I appreciate it.

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

Speaker speaker_2: You too. Bye.