

## Transcript: Estefania

**Acevedo-4893888923353088-4995832622923776**

### Full Transcript

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hi, Stephanie. Um, I was calling... I got the number from, uh, the Resource Group. I don't know if you're familiar with them, um. Yes, I am. But I worked with them before. Okay. And I was calling because I'm... I just wanted to a little bit... I should have been calling earlier, but, um, more information. And it's just for the in- the only insurance that they offer? Yes, ma'am. Is this- So it's only for healthcare benefits. Okay. Yeah. Uh, and so- And I, and I believe today is the last day to enroll. Yeah. So if you do want to enroll, um, today would be the last day to do so. Yeah. Yeah, it's the last day. Um, so healthcare. Um, is that dental and vision cover or just the medical, uh? Um, so they do offer dental and vision. But that's considered like the add-ons that you can add to your coverage. Mm-hmm. And they do have their separate deductions to them. They don't, they don't offer a medical plan. The offer is already, um, vision and dental. You would have to get it in addition. Okay. Okay? All right. Let me see- But I, I can get you information. Go ahead. I just need to open your file, 'cause we do administer different- Okay. ... agencies. Um, what are the last four of your Social? 4507. And then for security purposes, I do need you to verify your address and your date of birth. Um, hold on real quick. I'm sorry. I'm, I have to change to this location. Hold on. What is the... I'm very new. Where is this? Address, okay. Bear with me. Oh my gosh. And I moved from Atlanta to Raleigh to Leland. I'm all over the place right now. If, if you don't remember the address, you can always provide your full Social. Oh, I'm about to lose control. Um, let me go change this and check in. Oh my gosh. Oh my goodness. I can't believe this. This is, this is crazy. I drew a blank. Hold up. I drew a blank. Oh my god. Hmm. If you don't remember the address, you can- Okay. I got it. I got it. It's 1618 Pine Harbor Way, Leland, North Carolina, 28451. Thank you. And then what was your date of birth? 3/24/1972. I have 910-538-004 as your phone number. 910-538-8004. Yes, ma'am. And then I have your first name, 070707@gmail.com. Is that up-to-date? Yes. Okay. Okay. So if you want, I can go ahead and send you the benefit guide. That benefit guide has the plans that they offer with the prices to those plans, and then I can go over the plans with you as well. Oh, okay. Okay? Is that a good email to send it to? Yes. And so do you also do the add... You, you do the add-on yourself for dental and vision? Or is there another number? Uh, yeah. I, I... No, uh, we do that as well. Okay. So if you do wanna add it, I'll let you know how much it is. Okay. And then depending on really how many plans you select, which ones they are, and if you add dependents to those plans, has a lot to do with how much the weekly deductions are for the selected plans. Um, I did go ahead and send you that benefit guide. Do you mind verifying that you received it? I think I have it. Is it the... I think they sent it to me. Benefits in a Card, the Choice, Your Choice Your Plan, that? Yes. Yes, ma'am. I think they would have sent it. And then just in case you don't have it, I also emailed it to you just now. Okay. Let me, let me look and see where it goes. Okay, I got it. All right.

Okay. Yeah, when it comes to insurance and stuff I'm like, "What? There's so many choices." Um, so it's either the StayHealthy MEC, I'm sorry, MEC Tele-RS. All right. Mm-hmm. Or the VIP, or the VIP Classic, VIP Basic, VIP Classic. Okay. So if you want, I can go over them and their differences. Okay. So, they only offer three medical plans, being the StayHealthy MEC Tele-RS and the two VIPs. The StayHealthy MEC Tele-RS is your preventative plan, meaning it's only gonna cover preventative services, such as like your, some check-ups, um, a physical, um, some vaccines, some STD screenings, some cancer screening. So it's mainly for like your preventative services and your StayHealthy does not cover any actual doctor visits. So let's say you get sick and go to the doctor with the StayHealthy, that is not covered, 'cause that's not a preventative service. So it doesn't cover doctor visits if sick, hospital visits if injured, urgent care, emergency room, nor surgery. So it's only for preventative services, and it does require you to stay within the network and use their doctors and clinics to receive coverage. So you do have to stay within the network. You do, however, receive prescription benefits through ALEP PhRMA-And they offer a membership with Free RS, which gives you access to over 800 of the top 90% of generic drugs prescribed in the US. This plan includes something called Virtual Urgent Care, which offers medical assistance virtually with medical providers. But like I said earlier, your Stay Healthy MEC TeleRS is only for your preventative services, okay? If you were to select this plan for employee only, that's a weekly deduction of \$15.65. If you add dependents, that weekly deduction does change. And then the two VIPs, the VIP Basic and the VIP Classic, it's backwards, um, compared to the Stay Healthy MEC TeleRS. These two plans do not cover your preventative services. So, they wouldn't cover, like, a physical, um, some STD screenings, some cancer screening. That would not be covered with your VIPs. The only thing that's covered with your VIPs is actual doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgery. So, it's vice versa. Um, and with the VIPs, you're not required to stay within the network compared to the MEC, which you are. With the VIPs, you don't have to specifically stay within the network. As long as they take that insurance, even if they're outside of the network, then you will be covered because it's not required to stay within the network. Um, they do offer prescription benefits as well, but with Pharmaville, 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 discounts. These two plans do also include the Virtual Urgent Care, which like I said earlier, it offers medical assistance virtually with medical providers. And the two VIPs cover a flat fee towards the service that you go for. Um, for the VIP Basic, that one's considered the most basic one out of the two, because it doesn't cover your hospital confinement, intensive care, rehabilitation, nor preventive surgery, while your VIP Classic does cover those areas. And the VIP Classic in some areas covers a little bit more than the VIP Basic. So, for example, if you needed a surgery in hospital, um, the VIP Basic would cover \$250 per day for a max of one day, while the VIP Classic would cover \$500 per day for a max of one day. So, let's say your surgery is, like, what? A thousand dollars? The Basic would cover \$250, so you would be responsible for seven- \$750. And then if you were to select the VIP Basic, if your surgery is \$1,000, then they would cover \$500 and you would be responsible for the other \$500. So, they cover a flat fee. Um, not all of it, but they do cover a flat fee towards the service. So, if you were to select the VIP Basic for employee, that's \$15.50 and then for the VIP Classic, it would be a weekly deduction of \$18.55. And of course, the, the prices do change if you add dependents. Um, and they don't have a third... I'm sorry, they don't have a fourth plan that

covers both your preventative services, which would be considered like your annuals and your checkups and your hospital indemnity services, which is your doctor when you're sick. Oh. Um, so if you do want to receive coverage with both your preventative, which would be like your annuals and your checkups, and your hospital indemnity, which would be actual doctor visits once you get sick, you would have to get, um, the Stay Healthy, which is your preventative one, and one of the VIPs. And those are two separate deductions. Um, and then, of course- Okay. ... they do offer additional benefits, which the additional ones would be considered like dental, vision, term life, behavior health, critical illness cancer benefit, short-term disability, 24 hours of accident ID and protection, behavior health. And those do have their separate deductions as well. So, let's say you want to add dental. For dental, the employee plan is \$3.38 weekly. For the dental plan, a preventative visit is covered at 100%. Something basic, they consider it like a cleansing of the teeth, that's covered at 80%. Basic restorative, so something basic like the ... Mm-hmm. ... filling a cavity, that's covered at 80%. X-rays are also covered at 80% and you have a allowance of \$500. With the dental plan, you would have to give a one-time deductible. If you were to select the individual plan, that would be a \$50, but if you were to select the family plan, that would be a \$150. And that deductible, you only have to provide once. Um, for vision, another example, for vision for employee, that's \$1.99 weekly from your paycheck. The copay for an eye exam is \$10, copay for lenses and frames is \$25, and your frame allowance is a \$130. So, um- Okay, I got a question. Mm-hmm. Um, with the dental, it, um, does it say cover, when it says preventive, well, not all the orthodontics like braces or Invisalign? So, if I'm honest, ooh, I don't know if it covers that just 'cause the, the guide doesn't specifically tell me if it doesn't or does. Um, that would be something that you would have to ask the carrier and they would let you know if that's covered or not. But I'm not sure if they might be open. And I know our office closes at 8:00 and it's already 7:06. Mm-hmm. Mm-hmm. So... But if I'm honest, I don't, I don't think that's covered with the dental plan. I don't think it is. Yeah. But I could be wrong, but I don't think it is. Yeah, it doesn't look like it. I mean, 'cause it doesn't fall under basic, preventative. That's not... Yeah. Yeah. It looks more like a basic plan. Question. Can I get the dental and vision by itself or I have to get- Yeah, you can. You can. You're not- Okay. ... forced to get, um, the medical plans. You can choose whatever plans that are on that guide. Uh, so if let's say you just wanted like behavior health, then you could just get behavior health. You don't have to get the medicals and all the other extras. That's why they have their separate deductions. Okay. Um, you can get those separately. But, but the behavior health is- It's just virtual. It's virtual counseling, um- Okay. ... it's via telephone or video call. Gotcha. What is Social Plus? What is that? Which one? I guess I should have read it, but Social Plus? IDX Social Plus? What does that mean? Oh, that's identity protection. That's, um- Oh, yeah. ... to protect your identity. I did read that. Mm-hmm. I did read that. I'm sorry. Okay, so let me do... I'm gonna do the... I wanna do the vision and the dental. I mean, you know, \$3.38 in a week- Mm-hmm. ... can't go wrong. I mean, I, you know? Yeah. And then did you want to do it for employee only or were you looking to add in like a dependent? It's just me. Okay. Mm-hmm. Uh- Did you want to do an account? Um... Looking at term life employee to age 54. So then, my children are way older than that, so they're not children any more. Uh, disability, uh, that's the dis- term life and is that disability? No, what's AD&D;? Is that disability? I don't even know when it comes to stuff like that. The, um, term life and AD&D.; You want to do that one, term life? So is that... What- what is AD&D;? Is that- Um, do you want to actually- That's not disability, right? It's that

long-term disability? No. That's... Okay. All right. AD&D; is group term life insurance with accidental death and dismemberment. Gotcha. I gotcha. Um, hmm, hmm, hmm, hmm, 24-hour group accident. I'm sorry. Give me just a moment. Medically dental work, \$6.00. Okay. I'm gonna... Yeah, that's gonna be way more than, you know, my- Yeah. ... 50 cents at home. And that, it just pays, it pays me for the 24-hour group accident or it pays the, the actual facility? Yeah, I believe- My agency. ... it actually pays the facility. Gotcha. Hmm. Yeah, I think I'm just gonna do vision and dental. Okay. Yeah, that's fine. And I was gonna tell you that if you want to cancel at any time, um, some staff and agencies have regulations that you h- you can't cancel until company open enrollment. But the- Cool. ... good thing with Resource Company, they don't have that regulation. So if, if you don't like it when you, once you have it for a while or, or once you get it, you can cancel at any time. They don't have a restriction that says that you can't cancel it. Hmm. I'm looking at this critical illness, but yeah, I don't even want to look at that, but, uh... Hmm, 100% paid? All that? Yeah, so from the, from those \$5,000 though, so the benefit amount is \$5,000. From those- Oh! ... \$5,000 if you got a heart attack, 100% is covered, but from those \$5,000. Oh, so after \$5,000 you'd get the payment? Yeah, so all of those percentage that you're seeing, all of that is- Okay. ... from those \$5,000. Okay. All right, yeah, I'm gonna just do the dental and vision. Okay, that's fine. Just for backup, so. Yes, ma'am. So I have dental for \$3.38 weekly for employee, and then I have your vision plan for \$1.99. That would be a total of \$5.37 weekly from your paycheck. Do you allow the Resource Company to make this weekly deduction? Yeah. So then the question is, so who is the dental insurance through 'cause them is like, I hope they take it? So, it- I hope they take it. So it's through American Public Life. So a lot of people probably don't take that, huh? And then, um, the network is Careington, but it's through American Public Life. And then for- So... For your vision, it's gonna be MetLife. So if any- Yeah, right. ... of you enroll into these two, um, you would have two different carriers. And is this in-network or out-of-net? I mean, well, okay. In network, I guess. So for that, um, for that, you would have to contact the, the providers, and I can always provide that number, and then they give you the list of the... Okay. They should. The providers that 2... Okay. So MetLife for vision and who did dental- And American. ... one more time? Um, it's American Public Life, or APL. American Public Life. And I can, I can cancel this anytime 'cause if my- Yeah. ... dental office don't take it, American Public Life. American Public... If they don't take it, then there's no need of me having that. Okay. Yes, ma'am. Uh-huh. Yeah, you can cancel that at any time. Okay. All right. So I'm gonna do that, those two, MetLife, vision. Okay. Okay, and then I was gonna tell you to please allow one or two weeks for your staff and agency to start making this deduction. Once you see the very first deduction of the \$5.37 come out of your paycheck, the following Monday of that first deduction is when those two plans become effective. And then by that first week of your activation week, you should be getting your dental card and your vision card. And if for some reason you have like a dentist appointment or eye doctor appointment that first week of your activation week and you still don't have your cards, you're welcome, you're welcome to call this number and we can email them to you as well. Okay. All right. All right. Thank you. You're welcome. If you have any questions, we're open from 8:00 AM up until 8:00 PM Eastern Time. All right, thank you. You're welcome. Have a nice day. Mm-hmm. You too. Mm-hmm. Bye-bye.

## Conversation Format

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

Speaker speaker\_1: Hi, Stephanie. Um, I was calling... I got the number from, uh, the Resource Group. I don't know if you're familiar with them, um.

Speaker speaker\_0: Yes, I am.

Speaker speaker\_1: But I worked with them before. Okay. And I was calling because I'm... I just wanted to a little bit... I should have been calling earlier, but, um, more information. And it's just for the in- the only insurance that they offer?

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: Is this-

Speaker speaker\_0: So it's only for healthcare benefits.

Speaker speaker\_1: Okay. Yeah. Uh, and so-

Speaker speaker\_0: And I, and I believe today is the last day to enroll.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: So if you do want to enroll, um, today would be the last day to do so.

Speaker speaker\_1: Yeah. Yeah, it's the last day. Um, so healthcare. Um, is that dental and vision cover or just the medical, uh?

Speaker speaker\_0: Um, so they do offer dental and vision. But that's considered like the add-ons that you can add to your coverage.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: And they do have their separate deductions to them. They don't, they don't offer a medical plan. The offer is already, um, vision and dental. You would have to get it in addition.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Okay?

Speaker speaker\_1: All right. Let me see-

Speaker speaker\_0: But I, I can get you information.

Speaker speaker\_1: Go ahead.

Speaker speaker\_0: I just need to open your file, 'cause we do administer different-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... agencies. Um, what are the last four of your Social?

Speaker speaker\_1: 4507.

Speaker speaker\_0: And then for security purposes, I do need you to verify your address and your date of birth.

Speaker speaker\_1: Um, hold on real quick. I'm sorry. I'm, I have to change to this location. Hold on. What is the... I'm very new. Where is this? Address, okay. Bear with me. Oh my gosh. And I moved from Atlanta to Raleigh to Leland. I'm all over the place right now.

Speaker speaker\_0: If, if you don't remember the address, you can always provide your full Social.

Speaker speaker\_1: Oh, I'm about to lose control. Um, let me go change this and check in. Oh my gosh. Oh my goodness. I can't believe this. This is, this is crazy. I drew a blank. Hold up. I drew a blank. Oh my god. Hmm.

Speaker speaker\_0: If you don't remember the address, you can-

Speaker speaker\_1: Okay. I got it. I got it. I got it. It's 1618 Pine Harbor Way, Leland, North Carolina, 28451.

Speaker speaker\_0: Thank you. And then what was your date of birth?

Speaker speaker\_1: 3/24/1972.

Speaker speaker\_0: I have 910-538-004 as your phone number.

Speaker speaker\_1: 910-538-8004.

Speaker speaker\_0: Yes, ma'am. And then I have your first name, 070707@gmail.com. Is that up-to-date?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. Okay. So if you want, I can go ahead and send you the benefit guide. That benefit guide has the plans that they offer with the prices to those plans, and then I can go over the plans with you as well.

Speaker speaker\_1: Oh, okay.

Speaker speaker\_0: Okay? Is that a good email to send it to?

Speaker speaker\_1: Yes. And so do you also do the add... You, you do the add-on yourself for dental and vision? Or is there another number?

Speaker speaker\_0: Uh, yeah. I, I... No, uh, we do that as well.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So if you do wanna add it, I'll let you know how much it is.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And then depending on really how many plans you select, which ones they are, and if you add dependents to those plans, has a lot to do with how much the weekly deductions are for the selected plans. Um, I did go ahead and send you that benefit guide. Do you mind verifying that you received it?

Speaker speaker\_1: I think I have it. Is it the... I think they sent it to me. Benefits in a Card, the Choice, Your Choice Your Plan, that?

Speaker speaker\_0: Yes. Yes, ma'am.

Speaker speaker\_1: I think they would have sent it.

Speaker speaker\_0: And then just in case you don't have it, I also emailed it to you just now.

Speaker speaker\_1: Okay. Let me, let me look and see where it goes. Okay, I got it. All right. Okay. Yeah, when it comes to insurance and stuff I'm like, "What? There's so many choices." Um, so it's either the StayHealthy MEC, I'm sorry, MEC Tele-RS.

Speaker speaker\_0: All right. Mm-hmm.

Speaker speaker\_1: Or the VIP, or the VIP Classic, VIP Basic, VIP Classic.

Speaker speaker\_0: Okay. So if you want, I can go over them and their differences.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So, they only offer three medical plans, being the StayHealthy MEC Tele-RS and the two VIPs. The StayHealthy MEC Tele-RS is your preventative plan, meaning it's only gonna cover preventative services, such as like your, some check-ups, um, a physical, um, some vaccines, some STD screenings, some cancer screening. So it's mainly for like your preventative services and your StayHealthy does not cover any actual doctor visits. So let's say you get sick and go to the doctor with the StayHealthy, that is not covered, 'cause that's not a preventative service. So it doesn't cover doctor visits if sick, hospital visits if injured, urgent care, emergency room, nor surgery. So it's only for preventative services, and it does require you to stay within the network and use their doctors and clinics to receive coverage. So you do have to stay within the network. You do, however, receive prescription benefits through ALEP PhRMA-And they offer a membership with Free RS, which gives you access to over 800 of the top 90% of generic drugs prescribed in the US. This plan includes something called Virtual Urgent Care, which offers medical assistance virtually with medical providers. But like I said earlier, your Stay Healthy MEC TeleRS is only for your preventative services, okay? If you were to select this plan for employee only, that's a weekly deduction of \$15.65. If you add dependents, that weekly deduction does change. And then the two VIPs, the VIP Basic and the VIP Classic, it's backwards, um, compared to the Stay Healthy MEC TeleRS. These two plans do not cover your preventative services. So, they wouldn't cover, like, a physical, um, some STD screenings, some cancer screening. That would not be covered with your VIPs. The only thing that's covered with your VIPs is actual doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgery. So, it's vice versa. Um, and with the VIPs, you're not required to stay within the network compared to the MEC, which you are. With the VIPs, you don't have to specifically stay within the network. As long as

they take that insurance, even if they're outside of the network, then you will be covered because it's not required to stay within the network. Um, they do offer prescription benefits as well, but with Pharmaville, 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 discounts. These two plans do also include the Virtual Urgent Care, which like I said earlier, it offers medical assistance virtually with medical providers. And the two VIPs cover a flat fee towards the service that you go for. Um, for the VIP Basic, that one's considered the most basic one out of the two, because it doesn't cover your hospital confinement, intensive care, rehabilitation, nor preventive surgery, while your VIP Classic does cover those areas. And the VIP Classic in some areas covers a little bit more than the VIP Basic. So, for example, if you needed a surgery in hospital, um, the VIP Basic would cover \$250 per day for a max of one day, while the VIP Classic would cover \$500 per day for a max of one day. So, let's say your surgery is, like, what? A thousand dollars? The Basic would cover \$250, so you would be responsible for seven- \$750. And then if you were to select the VIP Basic, if your surgery is \$1,000, then they would cover \$500 and you would be responsible for the other \$500. So, they cover a flat fee. Um, not all of it, but they do cover a flat fee towards the service. So, if you were to select the VIP Basic for employee, that's \$15.50 and then for the VIP Classic, it would be a weekly deduction of \$18.55. And of course, the, the prices do change if you add dependents. Um, and they don't have a third... I'm sorry, they don't have a fourth plan that covers both your preventative services, which would be considered like your annuals and your checkups and your hospital indemnity services, which is your doctor when you're sick.

Speaker speaker\_2: Oh.

Speaker speaker\_0: Um, so if you do want to receive coverage with both your preventative, which would be like your annuals and your checkups, and your hospital indemnity, which would be actual doctor visits once you get sick, you would have to get, um, the Stay Healthy, which is your preventative one, and one of the VIPs. And those are two separate deductions. Um, and then, of course-

Speaker speaker\_2: Okay.

Speaker speaker\_0: ... they do offer additional benefits, which the additional ones would be considered like dental, vision, term life, behavior health, critical illness cancer benefit, short-term disability, 24 hours of accident ID and protection, behavior health. And those do have their separate deductions as well. So, let's say you want to add dental. For dental, the employee plan is \$3.38 weekly. For the dental plan, a preventative visit is covered at 100%. Something basic, they consider it like a cleansing of the teeth, that's covered at 80%. Basic restorative, so something basic like the ...

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... filling a cavity, that's covered at 80%. X-rays are also covered at 80% and you have a allowance of \$500. With the dental plan, you would have to give a one-time deductible. If you were to select the individual plan, that would be a \$50, but if you were to select the family plan, that would be a \$150. And that deductible, you only have to provide once. Um, for vision, another example, for vision for employee, that's \$1.99 weekly from your paycheck. The copay for an eye exam is \$10, copay for lenses and frames is \$25, and your



frame allowance is a \$130. So, um-

Speaker speaker\_1: Okay, I got a question.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Um, with the dental, it, um, does it say cover, when it says preventive, well, not all the orthodontics like braces or Invisalign?

Speaker speaker\_0: So, if I'm honest, ooh, I don't know if it covers that just 'cause the, the guide doesn't specifically tell me if it doesn't or does. Um, that would be something that you would have to ask the carrier and they would let you know if that's covered or not. But I'm not sure if they might be open. And I know our office closes at 8:00 and it's already 7:06.

Speaker speaker\_1: Mm-hmm. Mm-hmm. So...

Speaker speaker\_0: But if I'm honest, I don't, I don't think that's covered with the dental plan.

Speaker speaker\_1: I don't think it is. Yeah.

Speaker speaker\_0: But I could be wrong, but I don't think it is.

Speaker speaker\_1: Yeah, it doesn't look like it. I mean, 'cause it doesn't fall under basic, preventative. That's not... Yeah.

Speaker speaker\_0: Yeah. It looks more like a basic plan.

Speaker speaker\_1: Question. Can I get the dental and vision by itself or I have to get-

Speaker speaker\_0: Yeah, you can. You can. You're not-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... forced to get, um, the medical plans. You can choose whatever plans that are on that guide. Uh, so if let's say you just wanted like behavior health, then you could just get behavior health. You don't have to get the medicals and all the other extras. That's why they have their separate deductions.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, you can get those separately.

Speaker speaker\_1: But, but the behavior health is-

Speaker speaker\_0: It's just virtual. It's virtual counseling, um-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... it's via telephone or video call.

Speaker speaker\_1: Gotcha. What is Social Plus? What is that?

Speaker speaker\_0: Which one?

Speaker speaker\_1: I guess I should have read it, but Social Plus? IDX Social Plus? What does that mean?

Speaker speaker\_0: Oh, that's identity protection. That's, um-

Speaker speaker\_1: Oh, yeah.

Speaker speaker\_0: ... to protect your identity.

Speaker speaker\_1: I did read that.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: I did read that. I'm sorry. Okay, so let me do... I'm gonna do the... I wanna do the vision and the dental. I mean, you know, \$3.38 in a week-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... can't go wrong. I mean, I, you know?

Speaker speaker\_0: Yeah. And then did you want to do it for employee only or were you looking to add in like a dependent?

Speaker speaker\_1: It's just me.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Mm-hmm. Uh-

Speaker speaker\_0: Did you want to do an account?

Speaker speaker\_1: Um... Looking at term life employee to age 54.

Speaker speaker\_3: So then, my children are way older than that, so they're not children any more.

Speaker speaker\_1: Uh, disability, uh, that's the dis- term life and is that disability? No, what's AD&D;? Is that disability? I don't even know when it comes to stuff like that. The, um, term life and AD&D.;

Speaker speaker\_0: You want to do that one, term life?

Speaker speaker\_1: So is that... What- what is AD&D;? Is that-

Speaker speaker\_0: Um, do you want to actually-

Speaker speaker\_1: That's not disability, right? It's that long-term disability?

Speaker speaker\_0: No.

Speaker speaker\_1: That's... Okay. All right.

Speaker speaker\_0: AD&D; is group term life insurance with accidental death and dismemberment.

Speaker speaker\_1: Gotcha. I gotcha. Um, hmm, hmm, hmm, 24-hour group accident. I'm sorry. Give me just a moment. Medically dental work, \$6.00. Okay. I'm gonna... Yeah, that's gonna be way more than, you know, my-

Speaker speaker\_0: Yeah.

Speaker speaker\_1: ... 50 cents at home. And that, it just pays, it pays me for the 24-hour group accident or it pays the, the actual facility?

Speaker speaker\_0: Yeah, I believe-

Speaker speaker\_1: My agency.

Speaker speaker\_0: ... it actually pays the facility.

Speaker speaker\_1: Gotcha.

Speaker speaker\_0: Hmm.

Speaker speaker\_1: Yeah, I think I'm just gonna do vision and dental.

Speaker speaker\_0: Okay. Yeah, that's fine. And I was gonna tell you that if you want to cancel at any time, um, some staff and agencies have regulations that you h- you can't cancel until company open enrollment. But the-

Speaker speaker\_1: Cool.

Speaker speaker\_0: ... good thing with Resource Company, they don't have that regulation. So if, if you don't like it when you, once you have it for a while or, or once you get it, you can cancel at any time. They don't have a restriction that says that you can't cancel it.

Speaker speaker\_1: Hmm. I'm looking at this critical illness, but yeah, I don't even want to look at that, but, uh... Hmm, 100% paid? All that?

Speaker speaker\_0: Yeah, so from the, from those \$5,000 though, so the benefit amount is \$5,000. From those-

Speaker speaker\_1: Oh!

Speaker speaker\_0: ... \$5,000 if you got a heart attack, 100% is covered, but from those \$5,000.

Speaker speaker\_1: Oh, so after \$5,000 you'd get the payment?

Speaker speaker\_0: Yeah, so all of those percentage that you're seeing, all of that is-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... from those \$5,000.

Speaker speaker\_1: Okay. All right, yeah, I'm gonna just do the dental and vision.

Speaker speaker\_0: Okay, that's fine.

Speaker speaker\_1: Just for backup, so.

Speaker speaker\_0: Yes, ma'am. So I have dental for \$3.38 weekly for employee, and then I have your vision plan for \$1.99. That would be a total of \$5.37 weekly from your paycheck. Do you allow the Resource Company to make this weekly deduction?

Speaker speaker\_1: Yeah. So then the question is, so who is the dental insurance through 'cause them is like, I hope they take it?

Speaker speaker\_0: So, it-

Speaker speaker\_1: I hope they take it.

Speaker speaker\_0: So it's through American Public Life.

Speaker speaker\_1: So a lot of people probably don't take that, huh?

Speaker speaker\_0: And then, um, the network is Careington, but it's through American Public Life. And then for-

Speaker speaker\_1: So...

Speaker speaker\_0: For your vision, it's gonna be MetLife. So if any-

Speaker speaker\_1: Yeah, right.

Speaker speaker\_0: ... of you enroll into these two, um, you would have two different carriers.

Speaker speaker\_1: And is this in-network or out-of-net? I mean, well, okay. In network, I guess.

Speaker speaker\_0: So for that, um, for that, you would have to contact the, the providers, and I can always provide that number, and then they give you the list of the...

Speaker speaker\_1: Okay. They should.

Speaker speaker\_0: The providers that 2...

Speaker speaker\_1: Okay. So MetLife for vision and who did dental-

Speaker speaker\_0: And American.

Speaker speaker\_1: ... one more time?

Speaker speaker\_0: Um, it's American Public Life, or APL.

Speaker speaker\_1: American Public Life. And I can, I can cancel this anytime 'cause if my-

Speaker speaker\_0: Yeah.

Speaker speaker\_1: ... dental office don't take it, American Public Life. American Public... If they don't take it, then there's no need of me having that.

Speaker speaker\_0: Okay. Yes, ma'am.

Speaker speaker\_1: Uh-huh.

Speaker speaker\_0: Yeah, you can cancel that at any time.

Speaker speaker\_1: Okay. All right. So I'm gonna do that, those two, MetLife, vision. Okay.

Speaker speaker\_0: Okay, and then I was gonna tell you to please allow one or two weeks for your staff and agency to start making this deduction. Once you see the very first deduction of the \$5.37 come out of your paycheck, the following Monday of that first deduction is when those two plans become effective. And then by that first week of your activation week, you should be getting your dental card and your vision card. And if for some reason you have like a dentist appointment or eye doctor appointment that first week of your activation week and you still don't have your cards, you're welcome, you're welcome to call this number and we can email them to you as well.

Speaker speaker\_1: Okay.

Speaker speaker\_0: All right.

Speaker speaker\_1: All right. Thank you.

Speaker speaker\_0: You're welcome. If you have any questions, we're open from 8:00 AM up until 8:00 PM Eastern Time.

Speaker speaker\_1: All right, thank you.

Speaker speaker\_0: You're welcome. Have a nice day.

Speaker speaker\_1: Mm-hmm. You too. Mm-hmm. Bye-bye.