

## Transcript: Estefania

**Acevedo-4948056979718144-6375342375354368**

### Full Transcript

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? I'm sorry, you said your name was? Stephanie. Stephanie. Hi, my name is Dana Brackens, and I received a text message from, um, Staff... I'm sorry, WorkSmart... Mm-hmm. ... in regards to sign up for insurance. Okay. Were you trying to enroll? I was trying to get the pricing 'cause I... They didn't give me the... I don't have any information about it. Okay, so if you want- And I am interested in getting. ... something. Okay. So if you want, I can send you, um, the PDF that has the information of the plans with the prices to those plans and if you need- Okay. ... maybe anything, I can go over them with you as well. Okay. And, um, okay. Yeah. I would like to get that ou-... 'cause I still want it in writing anyway. Okay. Um, and then what are the last four of your social? Uh, 6761. And your first and last name? Dana Brackens. Okay. For security purposes, can you verify your address and date of birth for me? Address is 255 Frontage Road, Number 132, uh, Duncan, South Carolina, uh, 29334. Birthdate is 01/08/77. Okay. Thank you. And then what's a good email to send that, that to? Uh, dana.brackens77@gmail.com. Okay. Thank you. And then is 864-541-1359 still a good number to reach you at? Yes, ma'am. Okay. Let's see. All right. I went ahead and emailed that to your email file. Can you please confirm that you received it for me? Okay. This is number is :info@benefitsinacard.com. Okay. And I'm checking to see when your last date is. They typically give you 30 days from the time that you receive your first check to be eligible to enroll into the benefits. So I'm checking right now, and it looks like your last day, if you do wanna be enrolled, is gonna be on the 18th. Enrolled by date? Give me one second. Let me actually make sure. Mm. Okay. So your last day, if you do wanna be enrolled, is May 16. That would be your last day to call in and actually do your enrollment if you're looking into being enrolled, um, with a staffing agency. Okay. And I was also gonna let you know, they do participate in auto-enrolling their new hires into one of the plans. It's called the MEC Tele-RRS. It's only a preventative plan though, which only covers like a physical, some vaccines, some STD and cancer screenings. But it doesn't cover... no doctor visits if you get sick, no urgent care, no emergency room, no hospital visits, and no surgeries. It's only for preventative visits. And it does require you to stay within the network. So you have 30 days to either opt out from that auto enrollment, which is for that plan, and 30 days from the time that you receive your first check to, in general, enroll into the benefits. Um, but if you want, I- Okay. So I- Mm-hmm. So, um, so I'll automatically be enrolled in the... How much is that plan that they automatically enroll you in? That one is... Let me see. That one is \$16.32. That one's called the MEC Tele-RRS and it's only a preventative plan. Wait a minute. It's called... I'm sorry, MEC, M-E-C, Tele-RRS. Let me make sure that they include Tele-RRS 'cause sometimes they don't offer that. Okay, so this one's just called the Stay Healthy MEC. You mean, Stay Healthy... MEC. Without the Tele-RRS. Sorry. ... MEC. Okay. And do you have any information that you can

send to my email about that? Yes. I actually sent it already. Um... Okay. Did you ever receive that email? Oh, yeah. I hadn't looked yet. I was waiting till we had, uh, as soon as I had finished asking you questions. But I'll check right quick. Hold on. Okay. Okay. Info, Benefits Guide. Mm-kay. Yes, it says Benefits in a Card. Yes, ma'am. And I don't know if you want- I would just have to download it. Uh-huh. Yeah, you would just have to download it. I don't know if you want me to go over the plans with you, 'cause I can do that as well. Okay. Let's see. 'Cause I know I would want this plan that they, that they offering already. But I, but I also wanted, um, I want to see how much eye, the eye, uh, the vision and dental was. Okay. So for vision, the employee plan is \$2.23 a week from your paycheck. Oh, you can... Hold on one second. I wanna put this on background here. I'm sorry. You said what, now? Um, sorry. Um, I was telling you that the vision plan for employee only is \$2.23. If you add dependents, it gets a little bit more pricey. Um, for employees- Well, I would need to. Oh, okay. So that one, for yourself, is \$2.23 weekly. That one has its copays. Okay. So like, a copay for an eye exam would be \$10, copay for lenses and frames is \$25, and your frame allowance is \$130. That's for vision. I'm sorry. And then what's the, what's the allowance? Um, the frame allowance is \$130. Frame, 130. The eye exam, I'm on the phone right now. Dad, could you move here? And then that information is actually in the PDF that I sent you. Okay. Okay. That's why I know. You said and the... What was the \$25 for? Um, for the copay for I- your lenses and frames. Okay. Yeah, frames, okay. Okay, so then would... Okay, so say for instance would that come out the 130? That's for your frame allowance. Right, so... So for your frames. So it would be- Like if you, um... So it would be the 130 plus the 25? Yes. So the copay is what you pay. Okay. So it'd be 25 and then the \$10 for the eye exam, so that'd be 35. Mm-hmm. That you pay out of pocket and then you do 130 on frames and then we just pay the difference? Correct, yes, ma'am. Okay. Okay. Okay, yes, I know I would want that one. And then they also offer, like dental, um... Yeah, what's the dental? Dental, the preventative visit is covered at 100%. Something basic like a cleansing of the teeth is covered at 80%. Basic restorative is covered at 80% as well. So, like if they gotta fill in a cavity, something basic like that is covered at 80%. X-rays are also covered at 80%. And then your annual maximum for your dental plan is \$500. Um, with dental, you would have to pay a one-time deductible though. If you select the individual plan for employee, it, you would only have to provide a one-time deductible of \$50. Oh, so it's just a one-time deductible. And- So if I needed anything done, I just have to pay that \$50 deductible? Correct. You have to provide that one. And how much is that one weekly? Um, that one's \$3.76 weekly. For just the individual, just for myself? Mm-hmm, yes. Okay. Correct. Okay. So cleaning is 80%, x-rays 80%. And you said preventive there was 100%. What is that? A preventative visit, if I'm honest, I'm not, uh... Since it doesn't really break down what it exactly considers a preventative, I wouldn't really be able to tell you 'cause I can just base off what the guide tells me. Any detailed question, like if you want to know how much a extraction is or for them to pull out a tooth or something like that, or like braces. Any question like that that I don't specifically see on the guide, it would be something that you would have to reach out to the carrier regarding to. And they would actually be able to answer that question. Okay. And all that am- their, their numbers and all that stuff would be on the cards? Yes, correct. Mm-hmm. Okay. And then I can also provide it to you prior to enrolling and they should be able to answer... Okay. ... that as well. Okay. Also, well, I want to do the ones that I select, that I'm telling you, the dental and the vision. Mm-hmm, okay. And then if you wanted to do anything else? So I should really go ahead and

get... The medical, the 16, what they're already auto-enrolling with, that one as well. Okay. And then just keep in mind that that one does require you to stay within network and it only covers your preventative visits. So it doesn't cover no doctor visits if you were to get sick or urgent care, neither emergency room, none of that. Only for those preventative services, okay? Oh, okay. Well, no, okay, well tell me this. What would be the next amount for the next one only? So they, they only offer three medical plans. The first one, which is the one that I just went over where they automatically enroll you into, which is the State Health Fee. Mm-hmm. Then they offer two other medical plans being the VIP Basic and the VIP Classic. The VIPs are the ones that actually do cover a flat fee towards your doctor visits if sick, hospital visits if injured, urgent care, emergency room, and even some surgeries. The two VIPs don't require you to stay within network compared to the State Health Plan that does. These two, you can be out of network, as long as the provider accepts the insurance then you can use it. If they tell you that they don't then you would, of course, have to go somewhere else. But they don't require an in-network requirement. Um, you do receive prescription benefits through PharmaZille depending on the generic medication that it is. It does depend on how much you would have to spend. And for the non-generics, they do offer you a discount. These two plans include something called Virtual Urgent Care which offers medical assistance virtually with medical providers. And they cover a flat fee towards your services. Out of the VIP Basic and the VIP Classic, the VIP Basic is the most basic one because it doesn't include hospital confinement, incision care, rehabilitation nor preventative surgery while the VIP Classic does cover those four areas as well as the VIP Classic covers a little bit more out of pocket towards those services than the Basic. A good example is that for surgery and hospital, the VIP Basic covers a flat fee of \$250 per day for a max of a day while your VIP Classic plan is then gonna cover \$500 per day for a max of one day. Another example for surgery and physician office, the bas- VIP Basic covers 125 per day for a max of two days while your VIP Classic would cover 250 per day for a max of two days. If you select between the two VIPs, the VIP Basic would be \$16.68 weekly from your paycheck and the VIP Classic would be \$20.06 weekly from your paycheck. Since they don't offer a fourth plan that covers your preventative as well as your actual hospital indemnity services which is what the VIP covers, you are allowed to choose the Stay Healthy and one of the VIPs if you're looking into being covered in both areas. So, you are allowed to choose the Stay Healthy and one of the VIPs, um, if you want to receive coverage for those benefits. So, the stuff that's in the VIP Basic is, um- Is not in the ... some of the stuff is not included? Yeah. So some of the- Yeah, that's what I thought it was. ... stuff that's not included for the VIP Basic, the VIP Classic does cover it and it covers it a little bit more out of pocket. And then what the two VIPs cover, the Stay Healthy does not cover. And what the Stay Healthy covers, the VIPs don't cover it. That's why you are allowed- Hmm. ... to choose the Stay Healthy and one of the VIPs if you're looking into being covered with your preventative as well as your hospital indemnity. Due to the fact that they don't offer a fourth plan that covers those benefits, you can choose both of them. Stay Healthy and one of the VIPs. Um, you don't have to do that if... 'Cause it really just depends on you, on how much you go to the doctor 'cause in the past when I have done enrollments, some people- Mm-hmm. ... don't really go for their physical and then their yearly checkups and none of that. So they don't get the Stay Healthy 'cause they don't really use it. But some people do go to their annuals, their checkups and stuff like that, so they do get the Stay Healthy and they'll... of course they wanna be covered when it comes to getting sick and

stuff. So they do get one of the VIPs. So, it really just depends on you, on how often you go to the doctor. But you do gotta- Oh, I do. Okay. ... keep in mind that it is two separate deductions if you do choose the Stay Healthy and one of the VIPs 'cause for the Stay Healthy, it's \$16.32 and then depending on the VIP plan that you choose, it could either be the basic one which is \$16.68 weekly or \$20.06 weekly. So it just depends. So that's going to be \$16.68. Let me see. What? Okay. It's blinking. Leave, okay, leave that alone. \$16.68 plus, uh, what was it then? Oh, \$2.20. And I can actually tell you the total over the phone if you tell me the ones that you want- ... I'll let you know what the total comes out to be before we do anything. Three. Okay. Okay, I see. 'Cause right... Mm-hmm. Go ahead. 'Cause I- Go ahead. ... was gonna tell you right now if you go with the vision, dental and the preventative plan, right now- Mm-hmm. ... you're looking at \$22.31 weekly. If you add, let's say, the VIP Basic to what you already selected which is dental, vision and your preventative, that bumps it up for the Basic one, \$38.99. And if you do the Classic, it would be \$42.37. So for the VIP Basic with dental, vision and your preventative, it's \$38.99 weekly from your paycheck. But if you get the VIP- I think I wanna do that one. That one? Okay. Yeah. The 38. All right. The 38.96. .99. Okay. .99. And then that would- Yeah. ... take care of your preventative, vision, dental and then your actual, like, medical plan which is- Correct. ... VIP Basic. Mm-hmm. So I got the... Yeah, I got the Basic, the Stay Health, NEC and- Mm-hmm. ... dental and vision? Yes, correct. Correct. Mm-hmm. For \$38.99 a week. Okay. Okay. Did you wanna do just these? Yes. Okay. Please allow one or two weeks for WorkSmart to make the first deduction of the \$38.99 from your paycheck. Once you see that they deducted the \$38.99 from your paycheck, the following Monday of that first deduction is when your plans go into effect. And by that first week or second week of active coverage, you should be receiving your cards in the mail. Um, so you should be getting the preventative, dental and vision. And I was gonna advise you that for your VIP plan, normally that card, they do not mail it out to you. So if you do want a physical card when it comes to your medical plan, you would have to call in and request it once you become active. So the first ones that you are gonna get in the mail is your preventative which is your NEC standalone, dental and vision. And if you do want a medical one, um, which is your VIP Basic, you just gotta remember- Mm-hmm. ... to give us a call once you become active so that we can request it- Okay. ... to the carrier. Um, and if for some reason you have- So I gotta call y'all? Correct. Yeah. So I call just from the back? Mm-hmm. 'Cause we don't have access to their payroll so we wouldn't be able to know exactly when they do the first deduction. Normally it takes one or two weeks from the time that you're enrolled. Sometimes it takes a little longer, but normally it's just one or two weeks. So I would just be checking on your pay stubs and if you're not so sure, you can just call us and we'll let you know if you have become active or not. Um, as well as- Okay. ... if you have a doctor's appointment or a vision appointment or anything like that and you still don't have your cards, you can just call us and we can email them to you electronically. Okay. So once they get active, um, I can just really call y'all back and have you email it to me? Correct. Mm-hmm. Okay. Then that might work then. And then like for the... Provider information will be emailed to you as well as well as when you receive them. Since your NEC plan does require a in-network, that phone number of who to contact is gonna be on the card. So they make it really easy. As well as the email that we send to you. It tells you exactly where you can call to find providers. Okay. Did you have any other questions? I was gonna tell you that if for some reason you did wanna, um, like enroll into something different, your last day to do so, like I said, would be May 16th which

falls on a Friday. Okay. Okay. So- And we're open from 8:00 AM up until 8:00 PM Monday through Friday Eastern time. Okay, so that would be, uh, May 16th. But I think those, uh, those four things, I would probably still keep. Okay. I just w- uh, yeah. 'Cause that's about how much I usually pay with any other jobs I work at, so, it'll be fine. Gotcha. Okay, gotcha. And now you just gotta play the waiting game. Of, uh, when... So when I, um... So I need to find out how to see my check still 'cause I need to talk to WorkSmart about that. Yeah, 'cause like I said, we don't really have... We don't have access to their payroll. So I wouldn't be able to help you with that, but if you're- Right. ... not so sure, 'cause I know in the past some people are not so sure how to look that up, they have just called throughout the week to see, "Hey, can you check to see if I'm active?" And then we just tell them, "Yes, you are." or "No, you're not." Oh, okay. Gotcha. Okay. Mm-hmm. All right. Well, I do want to thank you for your time today. You're welcome. I hope you have a great day. All right. You do the same. Thank you. Mm-hmm, bye-bye. Okay.

## 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: I'm sorry, you said your name was?

Speaker speaker\_0: Stephanie.

Speaker speaker\_1: Stephanie. Hi, my name is Dana Brackens, and I received a text message from, um, Staff... I'm sorry, WorkSmart...

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... in regards to sign up for insurance.

Speaker speaker\_0: Okay. Were you trying to enroll?

Speaker speaker\_1: I was trying to get the pricing 'cause I... They didn't give me the... I don't have any information about it.

Speaker speaker\_0: Okay, so if you want-

Speaker speaker\_1: And I am interested in getting.

Speaker speaker\_0: ... something. Okay. So if you want, I can send you, um, the PDF that has the information of the plans with the prices to those plans and if you need-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... maybe anything, I can go over them with you as well.

Speaker speaker\_1: Okay. And, um, okay. Yeah. I would like to get that ou-... 'cause I still want it in writing anyway.

Speaker speaker\_0: Okay. Um, and then what are the last four of your social?

Speaker speaker\_1: Uh, 6761.

Speaker speaker\_0: And your first and last name?

Speaker speaker\_1: Dana Brackens.

Speaker speaker\_0: Okay. For security purposes, can you verify your address and date of birth for me?

Speaker speaker\_1: Address is 255 Frontage Road, Number 132, uh, Duncan, South Carolina, uh, 29334. Birthdate is 01/08/77.

Speaker speaker\_0: Okay. Thank you. And then what's a good email to send that, that to?

Speaker speaker\_1: Uh, dana.brackens77@gmail.com.

Speaker speaker\_0: Okay. Thank you. And then is 864-541-1359 still a good number to reach you at?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Okay. Let's see. All right. I went ahead and emailed that to your email file. Can you please confirm that you received it for me?

Speaker speaker\_1: Okay.

Speaker speaker\_0: This is number is :info@benefitsinacard.com.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And I'm checking to see when your last date is. They typically give you 30 days from the time that you receive your first check to be eligible to enroll into the benefits. So I'm checking right now, and it looks like your last day, if you do wanna be enrolled, is gonna be on the 18th.

Speaker speaker\_1: Enrolled by date?

Speaker speaker\_0: Give me one second. Let me actually make sure. Mm. Okay. So your last day, if you do wanna be enrolled, is May 16. That would be your last day to call in and actually do your enrollment if you're looking into being enrolled, um, with a staffing agency.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And I was also gonna let you know, they do participate in auto-enrolling their new hires into one of the plans. It's called the MEC Tele-RRS. It's only a preventative plan though, which only covers like a physical, some vaccines, some STD and cancer screenings. But it doesn't cover... no doctor visits if you get sick, no urgent care, no emergency room, no hospital visits, and no surgeries. It's only for preventative visits. And it does require you to stay within the network. So you have 30 days to either opt out from that auto enrollment, which is for that plan, and 30 days from the time that you receive your first check to, in general, enroll into the benefits. Um, but if you want, I-

Speaker speaker\_1: Okay. So I-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: So, um, so I'll automatically be enrolled in the... How much is that plan that they automatically enroll you in?

Speaker speaker\_0: That one is... Let me see. That one is \$16.32. That one's called the MEC Tele-RRS and it's only a preventative plan.

Speaker speaker\_1: Wait a minute. It's called... I'm sorry, MEC, M-E-C, Tele-RRS.

Speaker speaker\_0: Let me make sure that they include Tele-RRS 'cause sometimes they don't offer that. Okay, so this one's just called the Stay Healthy MEC.

Speaker speaker\_1: You mean, Stay Healthy...

Speaker speaker\_0: MEC. Without the Tele-RRS. Sorry.

Speaker speaker\_1: ... MEC. Okay. And do you have any information that you can send to my email about that?

Speaker speaker\_0: Yes. I actually sent it already. Um...

Speaker speaker\_1: Okay.

Speaker speaker\_0: Did you ever receive that email?

Speaker speaker\_1: Oh, yeah. I hadn't looked yet. I was waiting till we had, uh, as soon as I had finished asking you questions. But I'll check right quick. Hold on. Okay. Okay. Info, Benefits Guide. Mm-kay. Yes, it says Benefits in a Card.

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: And I don't know if you want-

Speaker speaker\_0: I would just have to download it.

Speaker speaker\_1: Uh-huh.

Speaker speaker\_0: Yeah, you would just have to download it. I don't know if you want me to go over the plans with you, 'cause I can do that as well.

Speaker speaker\_1: Okay. Let's see. 'Cause I know I would want this plan that they, that they offering already. But I, but I also wanted, um, I want to see how much eye, the eye, uh, the vision and dental was.

Speaker speaker\_0: Okay. So for vision, the employee plan is \$2.23 a week from your paycheck.

Speaker speaker\_1: Oh, you can... Hold on one second. I wanna put this on background here. I'm sorry. You said what, now?

Speaker speaker\_0: Um, sorry. Um, I was telling you that the vision plan for employee only is \$2.23. If you add dependents, it gets a little bit more pricey. Um, for employees-

Speaker speaker\_1: Well, I would need to.

Speaker speaker\_0: Oh, okay. So that one, for yourself, is \$2.23 weekly. That one has its copays.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So like, a copay for an eye exam would be \$10, copay for lenses and frames is \$25, and your frame allowance is \$130. That's for vision.

Speaker speaker\_1: I'm sorry. And then what's the, what's the allowance?

Speaker speaker\_0: Um, the frame allowance is \$130.

Speaker speaker\_1: Frame, 130. The eye exam, I'm on the phone right now.

Speaker speaker\_2: Dad, could you move here?

Speaker speaker\_0: And then that information is actually in the PDF that I sent you.

Speaker speaker\_1: Okay. Okay. That's why I know. You said and the... What was the \$25 for?

Speaker speaker\_0: Um, for the copay for I- your lenses and frames.

Speaker speaker\_1: Okay. Yeah, frames, okay. Okay, so then would... Okay, so say for instance would that come out the 130?

Speaker speaker\_0: That's for your frame allowance.

Speaker speaker\_1: Right, so...

Speaker speaker\_0: So for your frames.

Speaker speaker\_1: So it would be-

Speaker speaker\_0: Like if you, um...

Speaker speaker\_1: So it would be the 130 plus the 25?

Speaker speaker\_0: Yes. So the copay is what you pay.

Speaker speaker\_1: Okay. So it'd be 25 and then the \$10 for the eye exam, so that'd be 35.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: That you pay out of pocket and then you do 130 on frames and then we just pay the difference?

Speaker speaker\_0: Correct, yes, ma'am.

Speaker speaker\_1: Okay. Okay. Okay, yes, I know I would want that one.

Speaker speaker\_0: And then they also offer, like dental, um...

Speaker speaker\_1: Yeah, what's the dental?



Speaker speaker\_0: Dental, the preventative visit is covered at 100%. Something basic like a cleansing of the teeth is covered at 80%. Basic restorative is covered at 80% as well. So, like if they gotta fill in a cavity, something basic like that is covered at 80%. X-rays are also covered at 80%. And then your annual maximum for your dental plan is \$500. Um, with dental, you would have to pay a one-time deductible though. If you select the individual plan for employee, it, you would only have to provide a one-time deductible of \$50.

Speaker speaker\_1: Oh, so it's just a one-time deductible.

Speaker speaker\_0: And-

Speaker speaker\_1: So if I needed anything done, I just have to pay that \$50 deductible?

Speaker speaker\_0: Correct. You have to provide that one.

Speaker speaker\_1: And how much is that one weekly?

Speaker speaker\_0: Um, that one's \$3.76 weekly.

Speaker speaker\_1: For just the individual, just for myself?

Speaker speaker\_0: Mm-hmm, yes.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Correct.

Speaker speaker\_1: Okay. So cleaning is 80%, x-rays 80%. And you said preventive there was 100%. What is that?

Speaker speaker\_0: A preventative visit, if I'm honest, I'm not, uh... Since it doesn't really break down what it exactly considers a preventative, I wouldn't really be able to tell you 'cause I can just base off what the guide tells me. Any detailed question, like if you want to know how much a extraction is or for them to pull out a tooth or something like that, or like braces. Any question like that that I don't specifically see on the guide, it would be something that you would have to reach out to the carrier regarding to. And they would actually be able to answer that question.

Speaker speaker\_1: Okay. And all that am- their, their numbers and all that stuff would be on the cards?

Speaker speaker\_0: Yes, correct. Mm-hmm.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And then I can also provide it to you prior to enrolling and they should be able to answer...

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... that as well.

Speaker speaker\_1: Okay. Also, well, I want to do the ones that I select, that I'm telling you, the dental and the vision.

Speaker speaker\_0: Mm-hmm, okay. And then if you wanted to do anything else?

Speaker speaker\_1: So I should really go ahead and get... The medical, the 16, what they're already auto-enrolling with, that one as well.

Speaker speaker\_0: Okay. And then just keep in mind that that one does require you to stay within network and it only covers your preventative visits. So it doesn't cover no doctor visits if you were to get sick or urgent care, neither emergency room, none of that. Only for those preventative services, okay?

Speaker speaker\_1: Oh, okay. Well, no, okay, well tell me this. What would be the next amount for the next one only?

Speaker speaker\_0: So they, they only offer three medical plans. The first one, which is the one that I just went over where they automatically enroll you into, which is the State Health Fee.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Then they offer two other medical plans being the VIP Basic and the VIP Classic. The VIPs are the ones that actually do cover a flat fee towards your doctor visits if sick, hospital visits if injured, urgent care, emergency room, and even some surgeries. The two VIPs don't require you to stay within network compared to the State Health Plan that does. These two, you can be out of network, as long as the provider accepts the insurance then you can use it. If they tell you that they don't then you would, of course, have to go somewhere else. But they don't require an in-network requirement. Um, you do receive prescription benefits through PharmaZille depending on the generic medication that it is. It does depend on how much you would have to spend. And for the non-generics, they do offer you a discount. These two plans include something called Virtual Urgent Care which offers medical assistance virtually with medical providers. And they cover a flat fee towards your services. Out of the VIP Basic and the VIP Classic, the VIP Basic is the most basic one because it doesn't include hospital confinement, incision care, rehabilitation nor preventative surgery while the VIP Classic does cover those four areas as well as the VIP Classic covers a little bit more out of pocket towards those services than the Basic. A good example is that for surgery and hospital, the VIP Basic covers a flat fee of \$250 per day for a max of a day while your VIP Classic plan is then gonna cover \$500 per day for a max of one day. Another example for surgery and physician office, the bas- VIP Basic covers 125 per day for a max of two days while your VIP Classic would cover 250 per day for a max of two days. If you select between the two VIPs, the VIP Basic would be \$16.68 weekly from your paycheck and the VIP Classic would be \$20.06 weekly from your paycheck. Since they don't offer a fourth plan that covers your preventative as well as your actual hospital indemnity services which is what the VIP covers, you are allowed to choose the Stay Healthy and one of the VIPs if you're looking into being covered in both areas. So, you are allowed to choose the Stay Healthy and one of the VIPs, um, if you want to receive coverage for those benefits.

Speaker speaker\_1: So, the stuff that's in the VIP Basic is, um-

Speaker speaker\_0: Is not in the ... some of the stuff is not included? Yeah. So some of the-

Speaker speaker\_1: Yeah, that's what I thought it was.

Speaker speaker\_0: ... stuff that's not included for the VIP Basic, the VIP Classic does cover it and it covers it a little bit more out of pocket. And then what the two VIPs cover, the Stay Healthy does not cover. And what the Stay Healthy covers, the VIPs don't cover it. That's why you are allowed-

Speaker speaker\_1: Hmm.

Speaker speaker\_0: ... to choose the Stay Healthy and one of the VIPs if you're looking into being covered with your preventative as well as your hospital indemnity. Due to the fact that they don't offer a fourth plan that covers those benefits, you can choose both of them. Stay Healthy and one of the VIPs. Um, you don't have to do that if... 'Cause it really just depends on you, on how much you go to the doctor 'cause in the past when I have done enrollments, some people-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... don't really go for their physical and then their yearly checkups and none of that. So they don't get the Stay Healthy 'cause they don't really use it. But some people do go to their annuals, their checkups and stuff like that, so they do get the Stay Healthy and they'll... of course they wanna be covered when it comes to getting sick and stuff. So they do get one of the VIPs. So, it really just depends on you, on how often you go to the doctor. But you do gotta-

Speaker speaker\_1: Oh, I do. Okay.

Speaker speaker\_0: ... keep in mind that it is two separate deductions if you do choose the Stay Healthy and one of the VIPs 'cause for the Stay Healthy, it's \$16.32 and then depending on the VIP plan that you choose, it could either be the basic one which is \$16.68 weekly or \$20.06 weekly. So it just depends.

Speaker speaker\_1: So that's going to be \$16.68. Let me see. What? Okay. It's blinking. Leave, okay, leave that alone. \$16.68 plus, uh, what was it then? Oh, \$2.20.

Speaker speaker\_0: And I can actually tell you the total over the phone if you tell me the ones that you want- ... I'll let you know what the total comes out to be before we do anything.

Speaker speaker\_1: Three. Okay. Okay, I see.

Speaker speaker\_0: 'Cause right... Mm-hmm.

Speaker speaker\_1: Go ahead.

Speaker speaker\_0: 'Cause I-

Speaker speaker\_1: Go ahead.

Speaker speaker\_0: ... was gonna tell you right now if you go with the vision, dental and the preventative plan, right now-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... you're looking at \$22.31 weekly. If you add, let's say, the VIP Basic to what you already selected which is dental, vision and your preventative, that bumps it up for the Basic one, \$38.99. And if you do the Classic, it would be \$42.37. So for the VIP Basic with dental, vision and your preventative, it's \$38.99 weekly from your paycheck. But if you get the VIP-

Speaker speaker\_1: I think I wanna do that one.

Speaker speaker\_0: That one? Okay.

Speaker speaker\_1: Yeah. The 38.

Speaker speaker\_0: All right.

Speaker speaker\_1: The 38.96.

Speaker speaker\_0: .99. Okay.

Speaker speaker\_1: .99.

Speaker speaker\_0: And then that would-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... take care of your preventative, vision, dental and then your actual, like, medical plan which is-

Speaker speaker\_1: Correct.

Speaker speaker\_0: ... VIP Basic. Mm-hmm.

Speaker speaker\_1: So I got the... Yeah, I got the Basic, the Stay Health, NEC and-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... dental and vision? Yes, correct.

Speaker speaker\_0: Correct. Mm-hmm. For \$38.99 a week.

Speaker speaker\_1: Okay. Okay.

Speaker speaker\_0: Did you wanna do just these?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. Please allow one or two weeks for WorkSmart to make the first deduction of the \$38.99 from your paycheck. Once you see that they deducted the \$38.99 from your paycheck, the following Monday of that first deduction is when your plans go into effect. And by that first week or second week of active coverage, you should be receiving your

cards in the mail. Um, so you should be getting the preventative, dental and vision. And I was gonna advise you that for your VIP plan, normally that card, they do not mail it out to you. So if you do want a physical card when it comes to your medical plan, you would have to call in and request it once you become active. So the first ones that you are gonna get in the mail is your preventative which is your NEC standalone, dental and vision. And if you do want a medical one, um, which is your VIP Basic, you just gotta remember-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... to give us a call once you become active so that we can request it-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... to the carrier. Um, and if for some reason you have-

Speaker speaker\_1: So I gotta call y'all?

Speaker speaker\_0: Correct. Yeah.

Speaker speaker\_1: So I call

Speaker speaker\_3: just from the back?

Speaker speaker\_0: Mm-hmm. 'Cause we don't have access to their payroll so we wouldn't be able to know exactly when they do the first deduction. Normally it takes one or two weeks from the time that you're enrolled. Sometimes it takes a little longer, but normally it's just one or two weeks. So I would just be checking on your pay stubs and if you're not so sure, you can just call us and we'll let you know if you have become active or not. Um, as well as-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... if you have a doctor's appointment or a vision appointment or anything like that and you still don't have your cards, you can just call us and we can email them to you electronically.

Speaker speaker\_1: Okay. So once they get active, um, I can just really call y'all back and have you email it to me?

Speaker speaker\_0: Correct. Mm-hmm.

Speaker speaker\_1: Okay. Then that might work then.

Speaker speaker\_0: And then like for the... Provider information will be emailed to you as well as well as when you receive them. Since your NEC plan does require a in-network, that phone number of who to contact is gonna be on the card. So they make it really easy. As well as the email that we send to you. It tells you exactly where you can call to find providers.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Did you have any other questions? I was gonna tell you that if for some reason you did wanna, um, like enroll into something different, your last day to do so, like I said, would be May 16th which falls on a Friday.

Speaker speaker\_1: Okay. Okay. So-

Speaker speaker\_0: And we're open from 8:00 AM up until 8:00 PM Monday through Friday Eastern time.

Speaker speaker\_1: Okay, so that would be, uh, May 16th. But I think those, uh, those four things, I would probably still keep.

Speaker speaker\_0: Okay.

Speaker speaker\_1: I just w- uh, yeah. 'Cause that's about how much I usually pay with any other jobs I work at, so, it'll be fine.

Speaker speaker\_0: Gotcha. Okay, gotcha. And now you just gotta play the waiting game.

Speaker speaker\_1: Of, uh, when... So when I, um... So I need to find out how to see my check still 'cause I need to talk to WorkSmart about that.

Speaker speaker\_0: Yeah, 'cause like I said, we don't really have... We don't have access to their payroll. So I wouldn't be able to help you with that, but if you're-

Speaker speaker\_1: Right.

Speaker speaker\_0: ... not so sure, 'cause I know in the past some people are not so sure how to look that up, they have just called throughout the week to see, "Hey, can you check to see if I'm active?" And then we just tell them, "Yes, you are." or "No, you're not."

Speaker speaker\_1: Oh, okay. Gotcha. Okay.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: All right. Well, I do want to thank you for your time today.

Speaker speaker\_0: You're welcome. I hope you have a great day.

Speaker speaker\_1: All right. You do the same.

Speaker speaker\_0: Thank you.

Speaker speaker\_1: Mm-hmm, bye-bye.

Speaker speaker\_3: Okay.