

Transcript: Estefania

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Full Transcript

Thank you for calling Benefits and Acquired. My name is Stephanie. How can I assist you? Hey, Stephanie. This is Benjamin. Um, I was calling to see, uh, well, to... I had a question about the medical side of benefits. Okay. Um, what staff and agency do you work for? Uh, Partners. And then what are the last four of your social? Five, zero, four, five. And your first and last name, please? Benjamin Gallian. I'm sorry, can you repeat that? Benjamin Gallian. For security purposes, your address and date of birth. 1093 Bry Road, Trenton, Georgia, 30752. Mm-hmm. And then- And then your date- ... birthday? ... and date again. Mm-hmm. Yes, sir. 03/07/91. 901-626-3538 is your phone number? Yes. I have your firstnamelastname@yahoo.com. Is that up to date? Yes. And then what was your question? Of the medical side, the \$500 premium thing? Is that... Is that's just based off what I, I get? Like, uh, is this before taxes or is like- Um- ... \$500- Which one, though? ... they went and used, like, my whole paperwork. Which one, though? 'Cause they offer different ones. Are you talking about the MVP? I think. Yeah, so all of them are weekly deductions. The only one that's a monthly deduction is the MVP plan. Um, it's a- available for employees working 30 hours or more are eligible for the MVP. Um, so you would have to pay \$502.71 if you choose the employee plan for the, the MVP. However, to be covered at 100%, you would have to reach your deductible first. Once you reach your deductible, you will be covered 100% after deductible if you stay within in network. And you do got to keep in mind that it's a high deductible, so for the deductible per participant is 6,900. And for the out of network is 13,800. Um, for out of network however, you would only be covered at 50% after deductible. Out of network is 10,000 per participant and per family it would be 20,000. Hello? Yes. Um, I'll just... So- I'm sorry. You're, like, breaking up a little bit. Um, what did you just say? I'm sorry. You're, like, cutting up a little bit. I just... \$500 just seems pretty high because, like, that's most of my money right there on a paycheck. Well, that's for the MVP. And I just was- They do offer other plans that are weekly deductions and that are less, like the Stay Healthy MEC TeleRx, through the IPs, and then the Stay Healthy MEC Enhanced. Okay. Um... Well, did you want to know about the other ones? It just... trying to... Like I have, I've heard the Enhanced. Is that...? So the MEC Enhanced is the only plan out of the medical plans that, that covers both your preventative services, as well as your hospital indemnity. Um, this p- plan does require you to stay within the network, and it requires copays compared to the other ones. So for a preventative visit, you're covered at 100% as long as you stay within the network. And for primary care visits, you would be limited to four visits annually per person or ten per family, and a \$10 copay per visit is required. For specialty care visits, you would be limited to four visits annually per person or ten per family, and a \$50 copay is required. And then for those urgent care visits, you would also be limited to four visits annually per person or ten per family, and a \$60 copay per visit is required. Since they offer both your preventative and hospital

indemnity services, you have two carriers when it comes to those, um, prescription benefits. With your preventative, it would be through MedImpact, and for your hospital indemnity, it would be Pharmacoville. With your generic prescriptions pharmacy option, you have a 30-day supply and a \$5 copay would be required. And then for those mail-order options, you have a 90-day supply-... and for your generic drugs, you wouldn't be required to pay a \$15 co-pay. You also have prescription benefits through Pharmaville, which depending on the generic medication that you get, you can pay up to \$10, \$20 or \$30. And for the non-generics, they do offer you a discount. The MEC Enhanced also offers virtual urgent care, which offers medical assistance via telephone or video call with medical providers, and it covers a flat fee towards your hospital indemnity services. So for example, surgery and hospital, they cover \$500 per day for a max of a day, meaning if you bill \$1,000, they would cover \$500 and you would be responsible for the remaining balance. This plan also covers group accident. If you select the Stay Healthy MEC Enhanced, again, this is the only one that covers both your preventative and hospital indemnity. For the employee plan, it would be \$43.76 weekly. Then the other ones, like the Stay Healthy MEC Tele-RX, that plan is only a preventative plan, meaning it's only gonna cover like a physical, some vaccines, some STD and cancer screening, but it's not gonna cover no doctor visits if you get sick, no urgent care, emergency room, nor surgeries. None of that. It's only for your preventative services. It also does require you to stay within the network and however, it does offer prescription benefits with MedImpact, as well as offers a membership with FreeRx, which is the access to top 90% generic drugs prescribed in the US, as well as it includes virtual urgent care, which like I said earlier, that offers medical assistance virtually with medical providers. If you stay- if you select the Stay Healthy plan for an employee, that's a weekly deduction of \$16.80. Again, this plan is only a preventative plan. Then the other three plans are the VIPs. There's the Standard, the Plus and the Prime. Those three plans only cover doctor visits if sick, urgent care, emergency room hospitalization if injured, but they don't cover preventative services, which is like a physical, some vaccines, some STD and cancer screening. So VIPs are only for your hospital indemnity services, and with the VIPs you're not required to stay within the network compared of the other ones that you are. With the VIPs you can go out of network as long as those providers take that insurance. You do get prescription benefits as well, but only with Pharmaville, which you can pay up to \$10, \$20, \$30. And for the non-generics they offer you a discount. These three plans also do include the virtual urgent care and they cover a flat fee towards your service. Out of the three, the Standard is the basic 'cause it doesn't cover intensive care, rehabilitation, nor preventative surgery, while the VIP Plus and the VIP Prime do. Out of the three, the one that covers a little bit more in dollar amount would be the Prime. So I'm gonna give you example. For surgery and hospital, the Standard will only cover \$250 per day for a max of a one day, while the VIP Plus would cover \$1,000 per day for a max of one day, and the VIP Prime would cover \$2,000 per day for a max of one day. Um, for the Standard it would be \$17.66 weekly. For the Plus it would be \$31.61 since weekly, and for the VIP Prime it would be a weekly deduction of \$43.28. Um, those are the medical plans that they offer. And of course they also offer additional benefits that are like dental, vision, term life, and those do also have their separate deductions to them. I was gonna let you know that for all the medical plans, meaning the three VIPs, the two MECs, dental and vision, they're under a IRS regulation called Section 125, that allows you to pay these plans with pre-tax dollars. However, if you do wanna make any changes or cancellations or enroll in general, you do

have to do it within the first 30 days of receiving your first check, or within company open enrollment, which your last day to do any changes, cancellations or enroll in general would be March 19th. After March 19th, if you don't enroll, cancel or make changes, um, you would have to wait for the next company open enrollment, which is held in the month of October. Okay. Um... Did you have the benefit guide by any chance? I'd like to do this- I don't know if you want me to send it to you. I do. Um, I'd like to do the dental and vision, and then the- Okay. ... term life. Term life and AD&D.; Mm-hmm. Um, just, just employee. Okay. Did you just wanna do those three? And then... and then, um... Then the, um... The freerx.com, uh, do that for 5.99. I'm sorry? Um, I think it's... The FreeRX? The free- That's the membership that you pay to get access to over 800 of the top 90% generic drugs prescribed in the US. Some of them are free, but I wouldn't be able to tell you which ones. And for some of them they just offer discounts. So that would be just a membership that you're paying for. For like cheaper generic medications, Acute or Chronic... Okay. Um... You wanna do the FreeRx also? I don't know, I guess. Or no? Um... Yeah, na- Do you want it? You do? Okay. And then anything else? Free, FreeRX 99. Okay. And then, um... Uh... I guess I'm just... Am I still paying the \$500 thing a, a month though? Like I'm just- No. So that's if you enroll into that, and for that plan they have to do a eligibility review to see if you even qualify for that plan. Um, you're not enrolled into anything 'cause they don't do any type of auto-enrollment on none of the plans. So if you don't actually say you want to be enrolled into it, they're not gonna enroll you. You would have to, like, ask for it. Did you want to do that plan? No, I, I can afford that one. Okay. Um- Did you want to do a- another plan? Like, 'cause they, the other plans that I just went over, um, those are also medical funds. Um... I guess Stay Healthy Enhanced. Okay. That one is \$43.76 a week, weekly, okay? Is that okay? Okay. Okay. And then you wanted to do- And, um, the 24/3 Accident Weekly Deduction? All of them are weekly deductions. Okay. Uh, so does it include, like, the, um, the hospital and everything or is that...? Um, the NEC Enhanced that you selected covers both your preventative and hospital indemnity. So, yes. It would cover a flat fee towards your visits, um, like doctor visits that's sick, hospital visits that's injured, urgent care, emergency room, as well as your preventative, which is considered like a physical, some vaccines, some STD/cancer screening. With the plan that you selected, you do have to stay with the network, so you do only have to be using their clinics and doctors to receive coverage, to be covered, okay? And then, um, you do have to do copays. Okay. Okay. So, so far I have the NEC Enhanced that's \$42.76 a week, vision for \$2.15 a week, term life at \$2.11 a week, dental for \$3.63 a week, and your FreeRx membership was at, which is \$5.99 a week. That would be a weekly deduction of 47, I'm sorry, of \$57.64 from your paycheck. Um, did you want to add anything else, or were you okay with these selected plans? Um... So it looks like it- That's it. ... would be a weekly deduction of \$57.64. Uh, go ahead and take off the, the meds, the FreeRx in. Okay. Just take that one off. Okay. So, so far I have the NEC Enhanced for \$43.76 a week, vision for \$2.15 a week, term life at \$2.11 a week, dental for \$3.63 a week, and that's a new deduction of \$51.65. Okay. Okay. Did you want me to go over, um, what vision, dental, or term life covers? Um... Probably do, uh, short-term disability. I'd like to do that one. Oh, so you want me to, um- Or the- ... add that? Yes. Okay, so that one's \$3.94 a week. Um, so that makes it- Okay. ... \$55.59 as a weekly deduction. Okay. Okay. Did you want me to go over any of those plans? Um... As long as I don't have that \$500 one, I'm good. Um- Yeah, no, no. That- Uh, that's, that one's- Like I said, for that one- ... two and a half. That would, that would have to be something that I would have

to send out, like, in a email for them to review, to see if you were even eligible. They don't auto-enroll their employees into none of the plans. They don't have that. So I would have to actually, like, enroll you into it. Okay. Okay. Um, did you want me to go over any of the plans, though, like what it covers? Um... So you... So the Enhanced one, it, it, it does cover ho- uh, primary care and hospital, like y- like I said. Yeah. And then- So for primary care visits, um, you would have to pay a \$10 copay per visit, and you're limited to four visits- Okay. ... annually per person or ten per family. Then for the specialty care visits, you're also limited to four visits annually per person or ten per family, and a \$50 copay per visit is required. For your urgent care visits, you're limited to four visits annually per person, attempt per family, and a \$60 copay per visit is required. And then with the MEC Enhanced, they also cover, like, your preventative care. You just... It is important that you do stay within the network though. Okay. Okay. All right. So it looks like that weekly deduction is 55.59. Do you allow Partners Personal to make this weekly deduction from your paycheck? Yes. Okay. And then I do wanna let you know that your dental plan, your vision plan and your MEC Enhanced plan, those are under Section 1.5, which means if you do wanna cancel any of those plans, be- being dental, vision, or your medical plan, you would have to do it by March 19th. If you pass March 19 and you call on the 20th, they're gonna tell you that you have to wait for the next company open enrollment to do those changes or cancellations, um, which is held in the month of October. Okay. All right. Okay. And then, um, since you added term life, who do you want to put down as a beneficiary? Uh, my wife, Jennifer. Jennifer? Okay. Yeah. And then same last name? Yes. Okay. Okay, and then please allow one or two weeks for Partners Personal to start making disburse deduction. Once you see the very first deduction of the 55.59 come out of your paycheck, the following Monday of disburse deduction is when your plans become active. And by that Thursday or Friday of your first week or second week of coverage, you should be getting your dental card and your vision card as well as your medical card mailed out to you. And if you have, like, a doctor's appointment, you still don't have your cards, you're welcome to contact us and we can send you, send them to you via email. Okay. Thank you. All right. Did you have any other questions about any of the plans? Uh, that's it. All right. Well, I hope you have a great day. Thank you for your time. Thank you.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits and Acquired. My name is Stephanie. How can I assist you?

Speaker speaker_1: Hey, Stephanie. This is Benjamin. Um, I was calling to see, uh, well, to... I had a question about the medical side of benefits.

Speaker speaker_0: Okay. Um, what staff and agency do you work for?

Speaker speaker_1: Uh, Partners.

Speaker speaker_0: And then what are the last four of your social?

Speaker speaker_1: Five, zero, four, five.

Speaker speaker_0: And your first and last name, please?

Speaker speaker_1: Benjamin Gallian.

Speaker speaker_0: I'm sorry, can you repeat that?

Speaker speaker_1: Benjamin Gallian.

Speaker speaker_0: For security purposes, your address and date of birth.

Speaker speaker_1: 1093 Bry Road, Trenton, Georgia, 30752.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And then-

Speaker speaker_0: And then your date-

Speaker speaker_1: ... birthday?

Speaker speaker_0: ... and date again. Mm-hmm. Yes, sir.

Speaker speaker_1: 03/07/91.

Speaker speaker_0: 901-626-3538 is your phone number?

Speaker speaker_1: Yes.

Speaker speaker_0: I have your firstnamelastname@yahoo.com. Is that up to date?

Speaker speaker_1: Yes.

Speaker speaker_0: And then what was your question?

Speaker speaker_1: Of the medical side, the \$500 premium thing? Is that... Is that's just based off what I, I get? Like, uh, is this before taxes or is like-

Speaker speaker_0: Um-

Speaker speaker_1: ... \$500-

Speaker speaker_0: Which one, though?

Speaker speaker_1: ... they went and used, like, my whole paperwork.

Speaker speaker_0: Which one, though? 'Cause they offer different ones. Are you talking about the MVP?

Speaker speaker_1: I think.

Speaker speaker_0: Yeah, so all of them are weekly deductions. The only one that's a monthly deduction is the MVP plan. Um, it's a- available for employees working 30 hours or more are eligible for the MVP. Um, so you would have to pay \$502.71 if you choose the employee plan for the, the MVP. However, to be covered at 100%, you would have to reach your deductible first. Once you reach your deductible, you will be covered 100% after

deductible if you stay within in network. And you do got to keep in mind that it's a high deductible, so for the deductible per participant is 6,900. And for the out of network is 13,800. Um, for out of network however, you would only be covered at 50% after deductible. Out of network is 10,000 per participant and per family it would be 20,000. Hello?

Speaker speaker_1: Yes. Um, I'll just... So-

Speaker speaker_0: I'm sorry. You're, like, breaking up a little bit. Um, what did you just say? I'm sorry. You're, like, cutting up a little bit.

Speaker speaker_1: I just... \$500 just seems pretty high because, like, that's most of my money right there on a paycheck.

Speaker speaker_0: Well, that's for the MVP.

Speaker speaker_1: And I just was-

Speaker speaker_0: They do offer other plans that are weekly deductions and that are less, like the Stay Healthy MEC TeleRx, through the IPs, and then the Stay Healthy MEC Enhanced.

Speaker speaker_1: Okay. Um...

Speaker speaker_0: Well, did you want to know about the other ones?

Speaker speaker_1: It just... trying to... Like I have, I've heard the Enhanced. Is that...?

Speaker speaker_0: So the MEC Enhanced is the only plan out of the medical plans that, that covers both your preventative services, as well as your hospital indemnity. Um, this p- plan does require you to stay within the network, and it requires copays compared to the other ones. So for a preventative visit, you're covered at 100% as long as you stay within the network. And for primary care visits, you would be limited to four visits annually per person or ten per family, and a \$10 copay per visit is required. For specialty care visits, you would be limited to four visits annually per person or ten per family, and a \$50 copay is required. And then for those urgent care visits, you would also be limited to four visits annually per person or ten per family, and a \$60 copay per visit is required. Since they offer both your preventative and hospital indemnity services, you have two carriers when it comes to those, um, prescription benefits. With your preventative, it would be through Medimpact, and for your hospital indemnity, it would be Pharmacoville. With your generic prescriptions pharmacy option, you have a 30-day supply and a \$5 copay would be required. And then for those mail-order options, you have a 90-day supply-... and for your generic drugs, you wouldn't be required to pay a \$15 co-pay. You also have prescription benefits through Pharmaville, which depending on the generic medication that you get, you can pay up to \$10, \$20 or \$30. And for the non-generics, they do offer you a discount. The MEC Enhanced also offers virtual urgent care, which offers medical assistance via telephone or video call with medical providers, and it covers a flat fee towards your hospital indemnity services. So for example, surgery and hospital, they cover \$500 per day for a max of a day, meaning if you bill \$1,000, they would cover \$500 and you would be responsible for the remaining balance. This plan also covers group accident. If you select the Stay Healthy MEC Enhanced, again, this is the only one that

covers both your preventative and hospital indemnity. For the employee plan, it would be \$43.76 weekly. Then the other ones, like the Stay Healthy MEC Tele-RX, that plan is only a preventative plan, meaning it's only gonna cover like a physical, some vaccines, some STD and cancer screening, but it's not gonna cover no doctor visits if you get sick, no urgent care, emergency room, nor surgeries. None of that. It's only for your preventative services. It also does require you to stay within the network and however, it does offer prescription benefits with MedImpact, as well as offers a membership with FreeRx, which is the access to top 90% generic drugs prescribed in the US, as well as it includes virtual urgent care, which like I said earlier, that offers medical assistance virtually with medical providers. If you stay- if you select the Stay Healthy plan for an employee, that's a weekly deduction of \$16.80. Again, this plan is only a preventative plan. Then the other three plans are the VIPs. There's the Standard, the Plus and the Prime. Those three plans only cover doctor visits if sick, urgent care, emergency room hospitalization if injured, but they don't cover preventative services, which is like a physical, some vaccines, some STD and cancer screening. So VIPs are only for your hospital indemnity services, and with the VIPs you're not required to stay within the network compared of the other ones that you are. With the VIPs you can go out of network as long as those providers take that insurance. You do get prescription benefits as well, but only with Pharmaville, which you can pay up to \$10, \$20, \$30. And for the non-generics they offer you a discount. These three plans also do include the virtual urgent care and they cover a flat fee towards your service. Out of the three, the Standard is the basic 'cause it doesn't cover intensive care, rehabilitation, nor preventative surgery, while the VIP Plus and the VIP Prime do. Out of the three, the one that covers a little bit more in dollar amount would be the Prime. So I'm gonna give you example. For surgery and hospital, the Standard will only cover \$250 per day for a max of a one day, while the VIP Plus would cover \$1,000 per day for a max of one day, and the VIP Prime would cover \$2,000 per day for a max of one day. Um, for the Standard it would be \$17.66 weekly. For the Plus it would be \$31.61 since weekly, and for the VIP Prime it would be a weekly deduction of \$43.28. Um, those are the medical plans that they offer. And of course they also offer additional benefits that are like dental, vision, term life, and those do also have their separate deductions to them. I was gonna let you know that for all the medical plans, meaning the three VIPs, the two MECs, dental and vision, they're under a IRS regulation called Section 125, that allows you to pay these plans with pre-tax dollars. However, if you do wanna make any changes or cancellations or enroll in general, you do have to do it within the first 30 days of receiving your first check, or within company open enrollment, which your last day to do any changes, cancellations or enroll in general would be March 19th. After March 19th, if you don't enroll, cancel or make changes, um, you would have to wait for the next company open enrollment, which is held in the month of October.

Speaker speaker_2: Okay. Um...

Speaker speaker_0: Did you have the benefit guide by any chance?

Speaker speaker_2: I'd like to do this-

Speaker speaker_0: I don't know if you want me to send it to you.

Speaker speaker_2: I do. Um, I'd like to do the dental and vision, and then the-

Speaker speaker_0: Okay.

Speaker speaker_2: ... term life. Term life and AD&D.;

Speaker speaker_0: Mm-hmm.

Speaker speaker_2: Um, just, just employee.

Speaker speaker_0: Okay. Did you just wanna do those three?

Speaker speaker_2: And then... and then, um... Then the, um... The freerx.com, uh, do that for 5.99.

Speaker speaker_0: I'm sorry?

Speaker speaker_2: Um, I think it's...

Speaker speaker_0: The FreeRX?

Speaker speaker_2: The free-

Speaker speaker_0: That's the membership that you pay to get access to over 800 of the top 90% generic drugs prescribed in the US. Some of them are free, but I wouldn't be able to tell you which ones. And for some of them they just offer discounts. So that would be just a membership that you're paying for. For like cheaper generic medications, Acute or Chronic...

Speaker speaker_1: Okay. Um...

Speaker speaker_0: You wanna do the FreeRx also?

Speaker speaker_1: I don't know, I guess.

Speaker speaker_0: Or no?

Speaker speaker_1: Um... Yeah, na-

Speaker speaker_0: Do you want it? You do? Okay. And then anything else?

Speaker speaker_1: Free, FreeRX 99.

Speaker speaker_0: Okay.

Speaker speaker_1: And then, um... Uh... I guess I'm just... Am I still paying the \$500 thing a, a month though? Like I'm just-

Speaker speaker_0: No. So that's if you enroll into that, and for that plan they have to do a eligibility review to see if you even qualify for that plan. Um, you're not enrolled into anything 'cause they don't do any type of auto-enrollment on none of the plans. So if you don't actually say you want to be enrolled into it, they're not gonna enroll you. You would have to, like, ask for it. Did you want to do that plan?

Speaker speaker_1: No, I, I can afford that one.

Speaker speaker_0: Okay.

Speaker speaker_1: Um-

Speaker speaker_0: Did you want to do a- another plan? Like, 'cause they, the other plans that I just went over, um, those are also medical funds.

Speaker speaker_1: Um... I guess Stay Healthy Enhanced.

Speaker speaker_0: Okay. That one is \$43.76 a week, weekly, okay? Is that okay?

Speaker speaker_1: Okay.

Speaker speaker_0: Okay. And then you wanted to do-

Speaker speaker_1: And, um, the 24/3 Accident Weekly Deduction?

Speaker speaker_0: All of them are weekly deductions.

Speaker speaker_1: Okay. Uh, so does it include, like, the, um, the hospital and everything or is that...?

Speaker speaker_0: Um, the NEC Enhanced that you selected covers both your preventative and hospital indemnity. So, yes. It would cover a flat fee towards your visits, um, like doctor visits that's sick, hospital visits that's injured, urgent care, emergency room, as well as your preventative, which is considered like a physical, some vaccines, some STD/cancer screening. With the plan that you selected, you do have to stay with the network, so you do only have to be using their clinics and doctors to receive coverage, to be covered, okay? And then, um, you do have to do copays.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay. So, so far I have the NEC Enhanced that's \$42.76 a week, vision for \$2.15 a week, term life at \$2.11 a week, dental for \$3.63 a week, and your FreeRx membership was at, which is \$5.99 a week. That would be a weekly deduction of 47, I'm sorry, of \$57.64 from your paycheck. Um, did you want to add anything else, or were you okay with these selected plans?

Speaker speaker_1: Um...

Speaker speaker_0: So it looks like it-

Speaker speaker_1: That's it.

Speaker speaker_0: ... would be a weekly deduction of \$57.64.

Speaker speaker_1: Uh, go ahead and take off the, the meds, the FreeRx in.

Speaker speaker_0: Okay.

Speaker speaker_1: Just take that one off.

Speaker speaker_0: Okay. So, so far I have the NEC Enhanced for \$43.76 a week, vision for \$2.15 a week, term life at \$2.11 a week, dental for \$3.63 a week, and that's a new deduction of \$51.65.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay. Did you want me to go over, um, what vision, dental, or term life covers?

Speaker speaker_1: Um... Probably do, uh, short-term disability. I'd like to do that one.

Speaker speaker_0: Oh, so you want me to, um-

Speaker speaker_1: Or the-

Speaker speaker_0: ... add that?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay, so that one's \$3.94 a week. Um, so that makes it-

Speaker speaker_1: Okay.

Speaker speaker_0: ... \$55.59 as a weekly deduction.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay. Did you want me to go over any of those plans?

Speaker speaker_1: Um... As long as I don't have that \$500 one, I'm good. Um-

Speaker speaker_0: Yeah, no, no. That-

Speaker speaker_1: Uh, that's, that one's-

Speaker speaker_0: Like I said, for that one-

Speaker speaker_1: ... two and a half.

Speaker speaker_0: That would, that would have to be something that I would have to send out, like, in a email for them to review, to see if you were even eligible. They don't auto-enroll their employees into none of the plans. They don't have that. So I would have to actually, like, enroll you into it.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay. Um, did you want me to go over any of the plans, though, like what it covers?

Speaker speaker_1: Um... So you... So the Enhanced one, it, it, it does cover ho- uh, primary care and hospital, like y- like I said.

Speaker speaker_0: Yeah.

Speaker speaker_1: And then-

Speaker speaker_0: So for primary care visits, um, you would have to pay a \$10 copay per visit, and you're limited to four visits-

Speaker speaker_1: Okay.

Speaker speaker_0: ... annually per person or ten per family. Then for the specialty care visits, you're also limited to four visits annually per person or ten per family, and a \$50 copay per visit is required. For your urgent care visits, you're limited to four visits annually per person, attempt per family, and a \$60 copay per visit is required. And then with the MEC Enhanced, they also cover, like, your preventative care. You just... It is important that you do stay within the network though.

Speaker speaker_3: Okay.

Speaker speaker_0: Okay.

Speaker speaker_3: All right.

Speaker speaker_0: So it looks like that weekly deduction is 55.59. Do you allow Partners Personal to make this weekly deduction from your paycheck?

Speaker speaker_3: Yes.

Speaker speaker_0: Okay. And then I do wanna let you know that your dental plan, your vision plan and your MEC Enhanced plan, those are under Section 1.5, which means if you do wanna cancel any of those plans, be- being dental, vision, or your medical plan, you would have to do it by March 19th. If you pass March 19 and you call on the 20th, they're gonna tell you that you have to wait for the next company open enrollment to do those changes or cancellations, um, which is held in the month of October.

Speaker speaker_3: Okay. All right.

Speaker speaker_0: Okay. And then, um, since you added term life, who do you want to put down as a beneficiary?

Speaker speaker_3: Uh, my wife, Jennifer.

Speaker speaker_0: Jennifer? Okay.

Speaker speaker_3: Yeah.

Speaker speaker_0: And then same last name?

Speaker speaker_3: Yes.

Speaker speaker_0: Okay. Okay, and then please allow one or two weeks for Partners Personal to start making disburse deduction. Once you see the very first deduction of the 55.59 come out of your paycheck, the following Monday of disburse deduction is when your plans become active. And by that Thursday or Friday of your first week or second week of coverage, you should be getting your dental card and your vision card as well as your medical card mailed out to you. And if you have, like, a doctor's appointment, you still don't have your cards, you're welcome to contact us and we can send you, send them to you via email.

Speaker speaker_3: Okay. Thank you.

Speaker speaker_0: All right. Did you have any other questions about any of the plans?

Speaker speaker_3: Uh, that's it.

Speaker speaker_0: All right. Well, I hope you have a great day. Thank you for your time.

Speaker speaker_3: Thank you.