

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Yeah. Hi, Stephanie. I'm sorry I'm calling so late. Um, I just have some questions about, um, the Benefit in a Card. Um, I was looking to get into, um, the, the highest one you had. Okay, yeah, I can help you. Um, what's the name of the staffing agency that you work for? Uh, Oxford Consultants. Okay. And then what are the last four of your social? Uh, 2-9-7-5. And then what was your first and last name? Uh, Raushan Akhtar, R-A-U-S-H-A-N- Okay. Oh, okay. Got it. And then, um, for security purposes, could you please verify your full address as well as your date of birth for me? Uh, 1711 Provincetown Road, Dayton, Ohio, 45459. And, whoop, date of birth, 2/24/62. Okay, thank you. And then I have your phone number, 937-238-7989? Yes. Then I have uqdahra@gmail.com. Is that correct? That's, uh, correct. Okay. And then, did you want me to send you the benefit guide? What that benefit guide has is all the plans that they offer, as well as the prices for those plans? Yeah. I, I have that. I wrote it down somewhere. I just can't find it. But I had a question about, um, the, um, the one that... Um, let me see if I can find it. Um- Oh, if you, if you, if you want, I can go over the plans with you. Well, I, I, I'm trying to cover... I know each one of them, you have to pay a price. Mm-hmm. Okay? And it'd just be for myself, so I'm just covering myself. Um, and, um, I wanted to know if it included something. What is it? Is it... Nope. ... just go ahead. Just gonna search the benefits in a card, um, plan. So, it looks like they offer three medical plans. Yeah. Um, the StayHealthy MEC Telareps, which is your preventative plan and your preventative plan only, meaning it, it will only cover, like, one physical visit a year, some vaccinations, some STD and cancer screening, as well as some counseling. But it's only for preventative services, meaning it's not gonna cover your doctor visits if you were to get sick, your hospital visits if you were to get injured, your urgent care visits, emergency room, nor surgeries. It is, um, it does require you to stay within the network, as well, to be covered. And it offers prescription benefits through OLACSR and a FreeRx, which is a membership that gives you access to over 800 of the top 90% generic drugs prescribed in the US. The StayHealthy plan also includes virtual urgent care, which gives you access to medical providers virtually. But like I said earlier, the StayHealthy MEC is only for preventative services, meaning it's not gonna cover your doctor visits if you were to get sick, hospital, urgent care, emergency room, nor surgeries. For that one, it looks like it's a weekly deduction of \$16.11 for the employee plan. Then they also offer two medical plans. There's the EnsurePlus and then the EnsurePlus Enhanced. Um, these are the ones- That's, that's the one I want. I want it- The Enhanced? Uh-huh. Tell me about that one. So, the Ensure plans are the ones that do cover your doctor visits, if you were to get sick, your hospital visits if you were to get injured, urgent care, emergency room, and surgery. However, these two plans do not cover your preventative services. So they don't cover what I just went through with the

StayHealthy. Um, they're just for, like, doctor visits, if you were to already be sick, hospital visits, emergency rooms. It, it's like vice versa with the EnsurePlus with the s- compared to the StayHealthy. Um, with the EnsurePlus plans, uh, they don't require you to stay within the network. You could either be in the network or out of the network to receive coverage. They also offer prescription benefits, both of them through PharmAvile, which you can pay up to \$10, \$20, \$30, depending on the generic medication. And for the non-generics, they do offer a discount. These two plans also do include virtual urgent care, which offers medical assistance with medical providers. And with your Ensure, uh, plans, those cover flat fees towards whatever service you go for. Um, out of the two of them, the EnsurePlus Enhanced is gonna cover more than the EnsurePlus. So for example, for a daily hospital confinement, the EnsurePlus covers \$50 per day, while your EnsurePlus Enhanced will cover \$100 per day. For anticipatory care, the EnsurePlus only covers \$200 per day, while the EnsurePlus Enhanced will cover \$400 per day. For annual first occurrence in hospital, your EnsurePlus covers \$500, while your EnsurePlus Enhanced will cover \$1,500.... for surgical, the Ensure Plus will cover up to a thousand dollars based on surgical schedule and your Ensure Plus Enhanced will cover up to two thousand dollars based on surgical schedule. Everything after that literally stays the same with your Ensure plans. So in four areas, there's the differences. So for your Ensure Plus Enhanced, that one's gonna cover more in the area of daily hospital confinement, intensive care, annual first occurrence in hospital and surgical. But everything after that stays the same. Um, if you were to select between the Ensure plans, the Ensure Plus for employee would be a weekly deduction of \$18. And then the one that you were asking me about, the Ensure Plus Enhanced, which is the one that covers you a little bit more in four areas, that one would be a weekly deduction of \$25.17. Um, I know for some people they like to be covered with their preventative services as well as they want a hospital indemnity services. So if you want, you can even, even choose the Stay Healthy and the Ensure Plus Enhanced, but that's only if you wanna include preventative. 'Cause I know some people they don't really get the preventative to Stay Healthy, um, but some people do 'cause they do- Okay. ... want to be covered under their preventative services. And I'll- Yeah. Like I, I see my, my doctor once a year for my physical. Mm-hmm. Okay. So under the Stay Healthy, that would be covered? Correct. Okay. Yes, ma'am. So you basically need both insurance to work? If... Yeah. If you wanna be covered with your preventative services, you do have to get the Stay Healthy because your Ensure plans only cover your actual doctor visits if you're already sick, your hospital visits, urgent care, emergency room surgeries, but they do not cover your preventative services, which would be considered a physical, like one physical visit a year, that's preventative. Um, and I feel, and a lot of people usually think that like the ensures cover both preventative and your hospital indemnity when they really just cover your hospital indemnity section. Okay. So if you, so if you do want to be covered for your preventative services, like a physical or some vaccinations or some STD and cancer screening, um, you would have to include the Stay Healthy 'cause the Stay Healthy only covers preventative services, but that one doesn't cover what your Ensure plans do. And, and then if- And how much is that for me? So, so if you- Yep. ... have the Ensure Plus Enhanced and then your NEC TeleRx, which is the preventative one, that would be a weekly deduction of \$41.28. And I was also gonna- But that Yes, ma'am? \$41... How much did you say that again? \$41.28. Okay. It... Go ahead. And then these are weekly deductions. And I was also gonna tell you that none of the plans that they offer, none of the medical plans that they offer

include dental, vision. That's something that they also do offer, but they have their separate deductions to them. So for the dental plan, it looks like for an employee that's a weekly deduction of \$3.64. They also offer vision for employee only, that would be \$2.15. They also offer term life for employee for \$2.11. And then the last plan would be short-term disability for employee for \$3.95. Okay. So I, I need to ask you about the dental plan. What all is covered under that dental plan? Okay. So for dental, a preventative visit is covered at 100%. A basic visit, like if they gotta clean your teeth, that's covered at 80%. Basic restorative, so if they find a cavity and you need to fill it, that's covered at 80%. Any x-rays that they take is covered at 80%. And you do have a annual maximum of \$500. For your dental plan, you would have to give a one-time deductible of \$50 if you choose the employee plan. But that deductible, you only have to give once. Okay. So on that, does it cover like, um... What... Does it cover like fillings and crowns and any of that? So that would be more of a basic restorative. Um, but I can really just go based off what the guide tells me. So like if you have any specific questions regarding like the dental plan like that, I would have to connect you to the carrier, and then they would answer if that's covered or not. Okay. Okay. Um, all right. So do I, do I sign up... Can I sign up on Monday? With me- Or is today the last day? Uh, let me verify. So it looks like the last day to enroll would be on the 19th. December 19 is your last day to enroll. After the 19, you would have to wait for next December if you miss that- Deadline. Yeah. ... enrollment period. Okay. Um, I definitely- So I would try to enroll before the 19 just in case. Yeah. I'm gonna, uh, do it on Monday, but, uh, I definitely want the \$41.28... um, and on the vision, you, th- d- what does that cover? Do you know Vision? Yeah. So, th- so the vision actually only has copays. So, the copay for an eye exam would only cost you \$10. The copay for lenses and frames, you would only pay \$25. The co- Oh, sorry. The copay for contact lenses, \$0. You don't really have to pay anything for that. And then for your frame allowance is \$130. Okay. So- And the employee plan is \$2.15. Right. Do you cover, uh, like, um... Oh, uh, oh boy, I had the name of where it changes automatically. I forget the name of it. When you have- Oh, I have that. Your, the- You know what I'm talking about? ... lens drop size. They ch- Yeah. Yeah. And then it changes. I forget the name of it. What is, what is it called? I know of it- Oh. I, I can't think of it. Let me check. I just had it. But- Um, if I'm honest- ... yeah, does it cover that? ... I don't think it covers that. Okay. Okay. But you said- But I could be wrong. That would be something that we would have to ask the carrier. Yeah. That's, that's why I f- Okay. So, and on your Term Life, um, how much is it for that 2.11, \$2.11 a week? So for Term Life, if you include it with your plans that you're looking into getting? Mm-hmm. That would be \$43.39 weekly. Okay. And how much is it? I mean, um, I know how much it is weekly. Last- I'm talking about how much- Yeah. Yeah. Okay. So for term life, employees to age 64, they get \$20,000. Spouse, they get up to \$2,500. Children six months up to the age of 26, 26 they get \$2,500. Children 14 days up to six months would get \$500. And- Okay. ... that would be a weekly deduction of \$2.11. Okay. And then what was the one for \$3.95? What was that and- Oh, that one is the short-term disability. That one's available for all working employees working 20 hours or more per week. And the first week, so let's say you were to get injured and you can't work, the first seven days you don't get paid. But after those seven days, the benefit period would be 90 days, and the benefit amount is \$650 per month. Oh. Are you still there? Hello? Yes, I'm still here. I was just writing down. Okay. Um, well then I will call back once I get this dental information from them, um, see if I want to go down that road. But, um, yeah, thank you. You're welcome. I, I did not know that they worked, these two went hand in hand, and

that's why I called 'cause I'm like, it really isn't saying that it's gonna cover me for my... Yeah. ... um, you know, 'cause I get a, a pap smear and I get my mammograms every month. Yes, ma'am. I mean, every year. So I need these to work together, and I didn't know that they worked together that way. I didn't know that. Yeah. And I always try to explain to the members, um, that you're allowed to choose the preventative as well as one of the hospital indemnity plans. 'Cause I think some people think that you're only allowed to choose one. But you can- No. ... actually choose, uh, the preventative and one of your hospital indemnity for that reason, 'cause the preventative doesn't cover like- Okay. ... the actual doctor visit. And what you're actually not allowed to do is you can't choose the Ensure Plus and then the Ensure Plus at Hand 'cause that's the same thing. Just that one's better than the other. So how much would, like if I went to the doctor for my annual physical, how much am I paying for that service? For the individual- So you're f- As long as you stay within the network, you're gonna be covered. Um, it doesn't really tell me how much of a flat fee though. Okay. So I have my own doctor that I like to go to. As long as he's in the network, you would be covered. Um, if he's out of the network then you wouldn't, because with your MEC plan, you are required to only use their preferred providers. And then away- Oh. Yes, ma'am. And then with your Ensure plans, the Ensure Plus as well as your Ensure Plus at Hand, they don't have that restriction that you have to stay within the network. You could either use providers outside of the network or in the network to be covered. But with your- Okay. ... MEC Stay Healthy, you are required to stay within the network to receive coverage. Okay. Okay. Well, then I need to find out if my doctor is in network. Okay. Um- And then I can provide that number to you. Sure. Um, it's called the MultiPlan. And then that number would give you the provider list. Okay. Go ahead and give me that number, please. It's gonna be 800-47-457. 457... No. Is it 47457? Or is it 45747? It's 800-457-1403. So 800-457-1403. Okay. You said 800-457-1403. Correct. Okay. Doctor's in network. Okay. Thank you very much. I really appreciate all that hard work you did for me there. You're welcome. You have a great night. Thank you. You do too. Thank you. Bye.

Conversation Format

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

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

Speaker speaker_2: Yeah. Hi, Stephanie. I'm sorry I'm calling so late. Um, I just have some questions about, um, the Benefit in a Card. Um, I was looking to get into, um, the, the highest one you had.

Speaker speaker_1: Okay, yeah, I can help you. Um, what's the name of the staffing agency that you work for?

Speaker speaker_2: Uh, Oxford Consultants.

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

Speaker speaker_2: Uh, 2-9-7-5.

Speaker speaker_1: And then what was your first and last name?

Speaker speaker_2: Uh, Raushan Akhtar, R-A-U-S-H-A-N-

Speaker speaker_1: Okay.

Speaker speaker_2: Oh, okay.

Speaker speaker_1: Got it. And then, um, for security purposes, could you please verify your full address as well as your date of birth for me?

Speaker speaker_2: Uh, 1711 Provincetown Road, Dayton, Ohio, 45459. And, whoop, date of birth, 2/24/'62.

Speaker speaker_1: Okay, thank you. And then I have your phone number, 937-238-7989?

Speaker speaker_2: Yes.

Speaker speaker_1: Then I have uqdahra@gmail.com. Is that correct?

Speaker speaker_2: That's, uh, correct.

Speaker speaker_1: Okay. And then, did you want me to send you the benefit guide? What that benefit guide has is all the plans that they offer, as well as the prices for those plans?

Speaker speaker_2: Yeah. I, I have that. I wrote it down somewhere. I just can't find it. But I had a question about, um, the, um, the one that... Um, let me see if I can find it. Um-

Speaker speaker_1: Oh, if you, if you, if you want, I can go over the plans with you.

Speaker speaker_2: Well, I, I, I'm trying to cover... I know each one of them, you have to pay a price.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay? And it'd just be for myself, so I'm just covering myself. Um, and, um, I wanted to know if it included something. What is it? Is it... Nope. ... just go ahead. Just gonna search the benefits in a card, um, plan.

Speaker speaker_1: So, it looks like they offer three medical plans.

Speaker speaker_2: Yeah.

Speaker speaker_1: Um, the StayHealthy MEC Telareps, which is your preventative plan and your preventative plan only, meaning it, it will only cover, like, one physical visit a year, some vaccinations, some STD and cancer screening, as well as some counseling. But it's only for preventative services, meaning it's not gonna cover your doctor visits if you were to get sick, your hospital visits if you were to get injured, your urgent care visits, emergency room, nor surgeries. It is, um, it does require you to stay within the network, as well, to be covered. And it offers prescription benefits through OLACSR and a FreeRx, which is a membership that gives you access to over 800 of the top 90% generic drugs prescribed in the US. The

StayHealthy plan also includes virtual urgent care, which gives you access to medical providers virtually. But like I said earlier, the StayHealthy MEC is only for preventative services, meaning it's not gonna cover your doctor visits if you were to get sick, hospital, urgent care, emergency room, nor surgeries. For that one, it looks like it's a weekly deduction of \$16.11 for the employee plan. Then they also offer two medical plans. There's the EnsurePlus and then the EnsurePlus Enhanced. Um, these are the ones-

Speaker speaker_2: That's, that's the one I want. I want it-

Speaker speaker_1: The Enhanced?

Speaker speaker_2: Uh-huh. Tell me about that one.

Speaker speaker_1: So, the Ensure plans are the ones that do cover your doctor visits, if you were to get sick, your hospital visits if you were to get injured, urgent care, emergency room, and surgery. However, these two plans do not cover your preventative services. So they don't cover what I just went through with the StayHealthy. Um, they're just for, like, doctor visits, if you were to already be sick, hospital visits, emergency rooms. It, it's like vice versa with the EnsurePlus with the s- compared to the StayHealthy. Um, with the EnsurePlus plans, uh, they don't require you to stay within the network. You could either be in the network or out of the network to receive coverage. They also offer prescription benefits, both of them through PharmAvile, which you can pay up to \$10, \$20, \$30, depending on the generic medication. And for the non-generics, they do offer a discount. These two plans also do include virtual urgent care, which offers medical assistance with medical providers. And with your Ensure, uh, plans, those cover flat fees towards whatever service you go for. Um, out of the two of them, the EnsurePlus Enhanced is go- is gonna cover more than the EnsurePlus. So for example, for a daily hospital confinement, the EnsurePlus covers \$50 per day, while your EnsurePlus Enhanced will cover \$100 per day. For anticipatory care, the EnsurePlus only covers \$200 per day, while the EnsurePlus Enhanced will cover \$400 per day. For annual first occurrence in hospital, your EnsurePlus covers \$500, while your EnsurePlus Enhanced will cover \$1,500.... for surgical, the Ensure Plus will cover up to a thousand dollars based on surgical schedule and your Ensure Plus Enhanced will cover up to two thousand dollars based on surgical schedule. Everything after that literally stays the same with your Ensure plans. So in four areas, there's the differences. So for your Ensure Plus Enhanced, that one's gonna cover more in the area of daily hospital confinement, intensive care, annual first occurrence in hospital and surgical. But everything after that stays the same. Um, if you were to select between the Ensure plans, the Ensure Plus for employee would be a weekly deduction of \$18. And then the one that you were asking me about, the Ensure Plus Enhanced, which is the one that covers you a little bit more in four areas, that one would be a weekly deduction of \$25.17. Um, I know for some people they like to be covered with their preventative services as well as they want a hospital indemnity services. So if you want, you can even, even choose the Stay Healthy and the Ensure Plus Enhanced, but that's only if you wanna include preventative. 'Cause I know some people they don't really get the preventative to Stay Healthy, um, but some people do 'cause they do-

Speaker speaker_2: Okay.

Speaker speaker_1: ... want to be covered under their preventative services. And I'll-

Speaker speaker_2: Yeah. Like I, I see my, my doctor once a year for my physical.

Speaker speaker_1: Mm-hmm. Okay.

Speaker speaker_2: So under the Stay Healthy, that would be covered?

Speaker speaker_1: Correct.

Speaker speaker_2: Okay.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: So you basically need both insurance to work?

Speaker speaker_1: If... Yeah. If you wanna be covered with your preventative services, you do have to get the Stay Healthy because your Ensure plans only cover your actual doctor visits if you're already sick, your hospital visits, urgent care, emergency room surgeries, but they do not cover your preventative services, which would be considered a physical, like one physical visit a year, that's preventative. Um, and I feel, and a lot of people usually think that like the ensures cover both preventative and your hospital indemnity when they really just cover your hospital indemnity section.

Speaker speaker_2: Okay.

Speaker speaker_1: So if you, so if you do want to be covered for your preventative services, like a physical or some vaccinations or some STD and cancer screening, um, you would have to include the Stay Healthy 'cause the Stay Healthy only covers preventative services, but that one doesn't cover what your Ensure plans do. And, and then if-

Speaker speaker_2: And how much is that for me?

Speaker speaker_1: So, so if you-

Speaker speaker_2: Yep.

Speaker speaker_1: ... have the Ensure Plus Enhanced and then your NEC TeleRx, which is the preventative one, that would be a weekly deduction of \$41.28. And I was also gonna-

Speaker speaker_2: But that

Speaker speaker_3: Yes, ma'am?

Speaker speaker_2: \$41... How much did you say that again?

Speaker speaker_1: \$41.28.

Speaker speaker_2: Okay. It... Go ahead.

Speaker speaker_1: And then these are weekly deductions. And I was also gonna tell you that none of the plans that they offer, none of the medical plans that they offer include dental, vision. That's something that they also do offer, but they have their separate deductions to them. So for the dental plan, it looks like for an employee that's a weekly deduction of \$3.64. They also offer vision for employee only, that would be \$2.15. They also offer term life for

employee for \$2.11. And then the last plan would be short-term disability for employee for \$3.95.

Speaker speaker_2: Okay. So I, I need to ask you about the dental plan. What all is covered under that dental plan?

Speaker speaker_1: Okay. So for dental, a preventative visit is covered at 100%. A basic visit, like if they gotta clean your teeth, that's covered at 80%. Basic restorative, so if they find a cavity and you need to fill it, that's covered at 80%. Any x-rays that they take is covered at 80%. And you do have a annual maximum of \$500. For your dental plan, you would have to give a one-time deductible of \$50 if you choose the employee plan. But that deductible, you only have to give once.

Speaker speaker_2: Okay. So on that, does it cover like, um... What... Does it cover like fillings and crowns and any of that?

Speaker speaker_1: So that would be more of a basic restorative. Um, but I can really just go based off what the guide tells me. So like if you have any specific questions regarding like the dental plan like that, I would have to connect you to the carrier, and then they would answer if that's covered or not.

Speaker speaker_2: Okay. Okay. Um, all right. So do I, do I sign up... Can I sign up on Monday?

Speaker speaker_1: With me-

Speaker speaker_2: Or is today the last day?

Speaker speaker_1: Uh, let me verify. So it looks like the last day to enroll would be on the 19th. December 19 is your last day to enroll. After the 19, you would have to wait for next December if you miss that-

Speaker speaker_2: Deadline. Yeah.

Speaker speaker_1: ... enrollment period.

Speaker speaker_2: Okay. Um, I definitely-

Speaker speaker_1: So I would try to enroll before the 19 just in case.

Speaker speaker_2: Yeah. I'm gonna, uh, do it on Monday, but, uh, I definitely want the \$41.28.... um, and on the vision, you, th- d- what does that cover? Do you know Vision?

Speaker speaker_1: Yeah. So, th- so the vision actually only has copays. So, the copay for an eye exam would only cost you \$10. The copay for lenses and frames, you would only pay \$25. The co- Oh, sorry. The copay for contact lenses, \$0. You don't really have to pay anything for that. And then for your frame allowance is \$130.

Speaker speaker_2: Okay. So-

Speaker speaker_1: And the employee plan is \$2.15.

Speaker speaker_2: Right. Do you cover, uh, like, um... Oh, uh, oh boy, I had the name of where it changes automatically. I forget the name of it. When you have-

Speaker speaker_1: Oh, I have that. Your, the-

Speaker speaker_2: You know what I'm talking about? ... lens drop size. They ch-

Speaker speaker_1: Yeah.

Speaker speaker_2: Yeah.

Speaker speaker_1: And then it changes.

Speaker speaker_2: I forget the name of it. What is, what is it called? I know of it-

Speaker speaker_1: Oh.

Speaker speaker_2: I, I can't think of it.

Speaker speaker_1: Let me check.

Speaker speaker_2: I just had it. But-

Speaker speaker_1: Um, if I'm honest-

Speaker speaker_2: ... yeah, does it cover that?

Speaker speaker_1: ... I don't think it covers that.

Speaker speaker_2: Okay. Okay. But you said-

Speaker speaker_1: But I could be wrong. That would be something that we would have to ask the carrier.

Speaker speaker_2: Yeah. That's, that's why I f- Okay. So, and on your Term Life, um, how much is it for that 2.11, \$2.11 a week?

Speaker speaker_1: So for Term Life, if you include it with your plans that you're looking into getting?

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: That would be \$43.39 weekly.

Speaker speaker_2: Okay. And how much is it? I mean, um, I know how much it is weekly.

Speaker speaker_1: Last-

Speaker speaker_2: I'm talking about how much-

Speaker speaker_1: Yeah.

Speaker speaker_2: Yeah.

Speaker speaker_1: Okay. So for term life, employees to age 64, they get \$20,000. Spouse, they get up to \$2,500. Children six months up to the age of 26, 26 they get \$2,500. Children

14 days up to six months would get \$500. And-

Speaker speaker_2: Okay.

Speaker speaker_1: ... that would be a weekly deduction of \$2.11.

Speaker speaker_2: Okay. And then what was the one for \$3.95? What was that and-

Speaker speaker_1: Oh, that one is the short-term disability. That one's available for all working employees working 20 hours or more per week. And the first week, so let's say you were to get injured and you can't work, the first seven days you don't get paid. But after those seven days, the benefit period would be 90 days, and the benefit amount is \$650 per month. Oh. Are you still there? Hello?

Speaker speaker_2: Yes, I'm still here. I was just writing down. Okay. Um, well then I will call back once I get this dental information from them, um, see if I want to go down that road. But, um, yeah, thank you.

Speaker speaker_1: You're welcome.

Speaker speaker_2: I, I did not know that they worked, these two went hand in hand, and that's why I called 'cause I'm like, it really isn't saying that it's gonna cover me for my...

Speaker speaker_1: Yeah.

Speaker speaker_2: ... um, you know, 'cause I get a, a pap smear and I get my mammograms every month.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: I mean, every year. So I need these to work together, and I didn't know that they worked together that way. I didn't know that.

Speaker speaker_1: Yeah. And I always try to explain to the members, um, that you're allowed to choose the preventative as well as one of the hospital indemnity plans. 'Cause I think some people think that you're only allowed to choose one. But you can-

Speaker speaker_2: No.

Speaker speaker_1: ... actually choose, uh, the preventative and one of your hospital indemnity for that reason, 'cause the preventative doesn't cover like-

Speaker speaker_2: Okay.

Speaker speaker_1: ... the actual doctor visit. And what you're actually not allowed to do is you can't choose the Ensure Plus and then the Ensure Plus at Hand 'cause that's the same thing. Just that one's better than the other.

Speaker speaker_2: So how much would, like if I went to the doctor for my annual physical, how much am I paying for that service? For the individual-

Speaker speaker_1: So you're f- As long as you stay within the network, you're gonna be covered. Um, it doesn't really tell me how much of a flat fee though.

Speaker speaker_2: Okay. So I have my own doctor that I like to go to.

Speaker speaker_1: As long as he's in the network, you would be covered. Um, if he's out of the network then you wouldn't, because with your MEC plan, you are required to only use their preferred providers. And then away-

Speaker speaker_2: Oh.

Speaker speaker_1: Yes, ma'am. And then with your Ensure plans, the Ensure Plus as well as your Ensure Plus at Hand, they don't have that restriction that you have to stay within the network. You could either use providers outside of the network or in the network to be covered. But with your-

Speaker speaker_2: Okay.

Speaker speaker_1: ... MEC Stay Healthy, you are required to stay within the network to receive coverage.

Speaker speaker_2: Okay. Okay. Well, then I need to find out if my doctor is in network. Okay. Um-

Speaker speaker_1: And then I can provide that number to you.

Speaker speaker_2: Sure.

Speaker speaker_1: Um, it's called the MultiPlan. And then that number would give you the provider list.

Speaker speaker_2: Okay. Go ahead and give me that number, please.

Speaker speaker_1: It's gonna be 800-47-457.

Speaker speaker_2: 457... No. Is it 47457? Or is it 45747?

Speaker speaker_1: It's 800-457-1403. So 800-457-1403.

Speaker speaker_2: Okay. You said 800-457-1403.

Speaker speaker_1: Correct.

Speaker speaker_2: Okay. Doctor's in network. Okay. Thank you very much. I really appreciate all that hard work you did for me there.

Speaker speaker_1: You're welcome.

Speaker speaker_2: You have a great night.

Speaker speaker_1: Thank you. You do too.

Speaker speaker_2: Thank you.

Speaker speaker_1: Bye.