

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Oh, thank you for calling Benefits in a Car. My name is Stephanie. How can I assist you? Uh, Stephanie, uh, I'm a, a new employee with Creative Circle, and I wanted to find out about getting my benefits set up. Okay. Um, what are the last four of your Social? Uh, it's 1853. Okay, thank you. And then your first and last name, please. It's Susanna, S-U-S-A-N-N-A, and Camp, C-A-M-P. And then your last name? My last name, C-A-M-P. Mm-hmm. Oh, okay. Sorry. Um, so can you tell- Yeah, yeah, yeah. The first name is Su- yeah, the first name is Susanna. So has it not quite kicked in yet because I didn't get my first paycheck? I d- uh, I feel like my paycheck was approved and I got an email. But maybe I need to see it hit my bank account before I'm eligible. I'm sorry. You said Creative Circle, right? Yes. Okay, I'm sorry. I put Crown. Um. It's okay. So we still don't have your information over. Okay. Either I can do two things. Either I can go ahead and create a file for you, but for that I do need, like, your full Social, address, and all that information, or if you don't feel comfortable doing that yet, you're welcome to call throughout the week to see if we have received that. Oh. Well, I mean, I'm fine giving you my Social and, and stuff. Okay. I mean, and my Social and, and, and my address. That was the other thing that you would need. Yeah. Um, it would be like your- Yeah. ... address, Social, uh, phone number, email, all that stuff. Um, yeah. I mean, I can give you that now. Uh, sure. Um, you said you're with Creative Circle, and then what are, what is your Social? Okay. So it's, uh, 09260 1853. Okay. And then you said first name was Suzanne Camp? Well, it's Susanna, so S-U-S-A-N-N-A. Mm-hmm. And then C-A-M-P. Okay, thank you. And then is this a good phone number, the 415-272-0827? Yes. Okay. And then what is your address? It is 920 Montgomery Street. So M-O-N-T-G-O-M-B-E-R-Y. Okay. And then it's, uh, apartment 312. Mm-hmm. And the city is San Francisco. Okay. And 94133. Okay, thank you. Okay, and what's your date of birth? Uh, 07/22/1967. Okay. And would you like to provide an email address? Sure. It's susanna, S-U-S-A-N-N-A.camp, C-A-M-P, @gmail.com. Okay, thank you. And I was gonna ask you, did you want me to go ahead and send you that benefit guide? So what that benefit, benefit guide has is all the plans and their prices. I can send you that and I could explain them to you as well. Yeah, that would be good. Uh, yeah, because I, like, I do already have something that I was looking at, which is the 2024 Freelance Benefits summary, and it's a PDF with their logo in the top. And, um, but, uh, it's not totally clear to me, um, whether the, what the Preferred Choice offers versus that very basic one that's sort of like \$2 or \$1.50 less, um, which I don't... I- yeah. So, uh, yeah, I'd love to get a little explanation of, of what I'm looking at here. Okay. Um, do you want me to still send it to you, though? 'Cause I, I'm not really sure if it might be the same one that I'm looking at. Oh, I'm pretty sure it is- Sure, yeah. Send, send, just to make sure. Send me, send me something right now and we can look at it together. Okay. Gotcha. And that's a good email to send it to? Yes. Okay. Okay. I went

ahead and sent it to you. It should be coming from an email that says info@benefitsinacard.com. Okay. And then if you don't see it right away, I would check your spam and your junk file. Sometimes it goes to those files for some reason. Mm. Mm. Here, I got it. All right. So- Okay. ... Benefits in a Card, Creative Circle and... Okay. So they have different plans to choose from. Mm-hmm. Depending on different factors is how much the weekly deductions would be out of your paycheck. So one, it would depend on how, if you add dependents to these plans, as well as how many you get and which ones you get. Um, were you looking into doing dependents or were you just looking for something for yourself? Yeah. So it's just for myself. And, um, uh, yeah. So no, no dependents. It would be the, um, single plan. Okay. Or I'm not sure what that one is called. Individual. Yeah. Okay. So, um, the first plan that I'm gonna go over is only a preventative plan. So what I mean by that is this plan is only gonna cover like one physical visit a year, some vaccinations like the tetanus shot, HPV shot, some cancer screenings, as well as some STD screenings, and even some counseling. But it will not cover any of your hospital indemnity services. Like if you get sick and you go to the doctor, like if you get injured and have to go to the hospital, urgent care, emergency rooms, nor surgeries. It's only for preventative services. This one's called the NEC TeleRx. Um, so this plan, you are required to only use their providers and stay within the network to be covered at 100%. It does include prescription benefits for preventative prescriptions through Aleixar. And it also offers something called FreeRx, which gives you access to over 800 of the top 90% genetic drugs prescribed in the US for a cheaper price. It includes Walmart Health virtual care, which gives you access to medical providers virtually. But like I said earlier, the Stay Healthy NEC TeleRx is only for preventative services. So this plan is only gonna be like for your annuals, vac- some vaccinations, some STD screenings, cancer screenings, not for doctor visits, hospital visits. Yeah. So if you were to get I think it- ... pre- pre- Okay. So s- I don't, I don't really need to know that much more about that plan. Okay. I don't think I want to do that one. I think that I'm looking more at the Ensure... When I look at these columns, that's the one on the far left. Yeah. Yes. Okay. So those- Then there- then there's Ensure Plus... Yeah. So tell me, what's the difference between Ensure Plus, Insure Plus and Ensure Plus Premier or Enhanced and Premier? And then maybe tell me the difference that I would be paying per paycheck for those. Okay. So your Ensure Plus, um, plans, those are your hospital indemnity plans. Those are the ones that will cover doctor visits, the sick, hospital, urgent care- Okay. ... emergency room and surgeries. Um, they're- Okay. ... very similar. The main difference is the dollar amount that it helps you pay towards those services. Um, so the three of them, you're not required to stay within the network. So you could either be out of the network or in the network and be covered. They offer prescription benefits through Pharmacoville, the three of them, but you can pay up to \$10, \$20, \$30 for generic medications. And for the non-generic, it does offer discounts. They also include the Walmart Health virtual care, which gives you access to medical providers. Um, out of the three, the main difference is the flat fee that it helps you cover depending on the services that you go for. Um, so the Ensure Plus is going to be the one that pays less. Mm-hmm. So for daily hospital confinement, Ensure Plus is the most basic one. It would only cover \$50 per day, while the Ensure Plus Enhanced will cover \$100 per day. And then the Ensure Plus Premier would cover \$200 a day. So the flat fee that it helps you cover is higher depending on which one you get. So out of the three of them, the Premier would be the one that pays a greater dollar amount. Mm-hmm. And then for intensive care, that one, the Ensure Plus would only cover

\$200 per day, while the Ensure Plus Enhanced will cover \$400 per day. And then the Ensure Plus Premier will cover \$1,000 per day. Um, so it's- ... kind of a dollar amount difference. Oh, okay. So now, yeah, I'm... When it comes- Now, I'm seeing, I'm seeing that down at the bottom of the page. There's that... So it's like the Ensure Plus Premier is \$34.91 per week. Yes, \$34.91. So that's... Okay. So that's like \$120 a month. Yeah. So they- Basically. ... because they are weekly deductions. Yeah. And then the main difference between them three, because everything else stays the same, but it looks like for- Mm-hmm. ... hospital confin- hosp- daily hospital confinement, intensive care- Mm-hmm. ... annual first occurrent hospital or surgical, in those four areas, that's where, um, the differences come and- Mm-hmm. ... the Ensure Plus Premier will cover a little bit more in those areas than in the Enhanced and then the Plus. Other than that, everything- L- ... looks like it stays the same. Okay. So, so that Premier plan, um, so, so here... So for just, uh, uh-Sort of give a little context. For me, like, I don't go to the doctor a lot. There's like not- Mm-hmm. ... a lot that I do, but I do have some monthly prescriptions. And so, um, sounds like the, the prescription is- Through Pharmanville. So, if I- it, it's, yeah, that's gonna be the same. Mm-hmm. Uh, the \$20.00. So the \$10.00, \$20.00, \$30.00, what does that mean? Like, what are the- So that's- ... differences? ... that's, so that's telling you, I can't really tell you specifically for what medication that would fall in. Okay. Um, they would let you know when you go to the pharmacy how much you would have to pay. But that's tell- Okay. ... telling you that for a generic medication, you could pay up to that amount and for the non-generic- Okay. ... they would offer you some type of discount, but it just depends on your prescription and which one and where it falls in that price. Okay. But they have, um- So, so, uh, uh, but it seems like it's all, it's all pretty much identical vers- in the Plus versus Enhanced versus Premier, except if you end up in the hospital and there's, like, this daily coverage. Yep. Oh. Because in the daily hospital confinement, intensive care- Yeah. ... and your first or current hospital and surgical, that's where- Mm-hmm. ... um, those little f- those four areas are where the differences comes and the flat fee- Mm-hmm. ... that it helps you cover. Other than that, everything else stays the same. Same prescriptions benefit through Pharmanvil. The three of them include the Multiplan Network, Walmart Health- Okay. ... Virtual Care. Um, and it looks like for hospital emergency room, physician office, emergency dental work, hospital confinement, daily confinement, in all those areas, it's, it's the same. Just the main difference is those four columns and then the dollar- Okay. ... amount that it helps you pay for. Okay. So, um, all right. So then, so if I, so now I'm feeling like I might as well, it's like, yeah, I'm more inclined to go for the Ensure Plus considering, uh, that there's also gonna be some other options that I wanna add and I don't wanna end up with, like, tons and tons of expenses per paycheck. Mm-hmm. So I, I see that there's also, um, this visu- vision and some other things. Correct. So now if I, if I decide I'm gonna add those on, how much more does that cost me? Is that- So- ... \$7.00 per, and 90 cents, per paycheck? Okay. So for y- the additional benefits, it would be vision- Yeah. ... dental, term life, um, all of that. Right. So if you're looking into vision, give me one second, so for vision that would be, for employee only, that's \$2.15 for that plan. Oh, the sen- that's not much. And then the copay for an eye exam would be a \$10.00. Copay for lenses and frames is \$25. There's no copay for contact lens fittings and then the frame allowance is of \$130. But if you were to get the vision for employee only, that's a weekly deduction of \$2.15. Okay. What about dental? For dental, it's \$3.64, but if I'm not mistaking, give me one second, I believe they actually pay for dental in term life. So you wouldn't be paying for that. Um, dental would

be \$3.64 and then term life would be \$2.11. But give me one second. I believe, um, the staffing agency that you're with actually offers that for their members. Give me one second. Okay. Let me just make sure I'm correct. Okay. Thank you for your hold. So, I just wanted to make sure before I told you anything. Mm-hmm. Um. Mm-hmm. So, it's actually... I thought they did provide it, but they actually don't. So, if you select- Yeah. ... Vision under your plan, it actually comes in a bundle. So, it'll make you- Yeah. ... include Term Life I, I see that on here. 7, \$7.90, right? Yes, ma'am. Okay, okay, okay. Um, yeah, I think I've sort of figured that out myself while I was on hold, um, looking at this information sheet so thank you for confirming that. Um, okay. So, I think I would... And, and so how, what's the best way to move forward? Do I tell you or do I tell you to wait- Yes, ma'am. So, I'll, I'll be- ... until... I can do your enrollment and before I complete anything- Okay. ... I'll let you know- Good. ... all the plans I selected a- as well as your final, um, total. Okay, good. So, I'm gonna do the Plus. Okay. That's, that, that's the sort of PPO one, the Ensure Plus, um- Okay. ... but not, it's like the least expensive one. And then I'm gonna do the vision, dental and term life. Okay, thank you. And that is that only one? So, that should bring me to... Go ahead. Did you just wanna add, uh, those or did you wanna add more? Uh, yeah. I think that's it. I don't- Okay. ... feel the need to di-... I mean, there's... I guess the only other option is behavioral health, right? Um... Yes. Which we didn't discuss and it's not clear to me. I don't see any information here about what behavioral health would get me for a \$1.50 per paycheck. Okay. So, so right now I have Insure Plus Basic for \$17.21 for employee only. I have dental for \$3.64 for employee only, term life for \$2.11 for employee only, and then the vision plan for \$2.15 for employee only. That makes a weekly deduction of \$25.11. Would you like Create a Circle to make that weekly deduction? Yes. Okay. Please allow one or two weeks for your employer to start making the deductions. Once you see the very first deduction of \$25.11 come out of your check, the following Monday is when your coverage becomes active. And then that first week of your activation week, either that Thursday or Friday, you should be getting your dental card, vision card and then for the Insure Plus Basic, um, was gonna, um, notify you that they normally don't send those cards out to you physically, but the week of your activation week, you're welcome to give us a call and we can put in a request for you to receive it, um, but you would have to be active for them to find you. Yeah. I think I'm definitely gonna want a card. Okay. So, um, or at least some way to print out a card on my own. Um... Yes, ma'am. So, that first week, um, the e- so once you see that they did that deduction and then the following Monday your coverage is active, you're welcome to give us a call and we can go ahead and send them that email. And then, um, I was also gonna tell you that if for some reason the week of your activation week you have an appointment or something like that, you're welcome to give us- Yeah. ... a call and we can send them to you, uh, via email if they're available. Okay. Sounds good. What is the, um, insurer? Is it UnitedHealth? So, the carrier is, um, American Public Life. For your Insure Plus Basic, for dental is American Public Life, term life- Okay. ... is also American Public Life and then for vision, it's actually MetLife. So, the only one that's different would be the vision. Okay. So, everything is, is American Public Life except for MetLife, um, which is vision. Okay. Well, that's interesting. Okay. So, um, I think there's a... It's probable that my doctor that I currently have doesn't accept American Public Life, unfortunately. I think they did if it were, uh, if it were UnitedHealth, I might be in better shape. But, um... Do you want me to provide that phone number to you, um, the America-... 'Cause I mean, you're welcome- Yeah. That would be good. ... to have. Mm-hmm. And I think transfer you as well,

but let me know when you're ready. Uh, I'm ready for the phone number. I don't know if I need to be transferred because I don't think I have time to talk to them right now. Oh, okay. Gotcha. But, um, can you give me the phone number? Yes. It's 800- Uh-huh. ... 256- Uh-huh. ... 8606. 8606. Okay. Great. Uh, all right. So, thank you, Stephanie. It sounds like we're all set. Oh, um, before I let you go though, since you did select the term life, I just need a beneficiary from you. Who do you wanna put down if, um, something was to happen? So, uh, you can, uh, put my, um, sister. Okay. What's her first and last name? Okay. So, it's Joanna, J-O-A-N-N-A, and her last name is, is Bowlin, B-O-W-L-I-N. Okay. Got it. Did you have any more questions for me before I let you go? Uh, so you don't need, uh, her information, you just need her name? Mm-mm. Yeah. Just her first and last name. Okay. And then you said- Okay. ... she was your sister and the relationship. Yeah. Yeah. Mm-hmm. Okay. Okay. Yeah. Right. Um, yeah. No, I think, I think I'm good. Uh- Okay. So now you really just- Thank you for all your time, Stephanie. And I'll- You're welcome. ... keep an eye out for this. Gotcha. Okay. I hope you have a great day. Thank you for your time. All right. You too. All right. Bye-bye.

Conversation Format

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

Speaker speaker_1: Oh, thank you for calling Benefits in a Car. My name is Stephanie. How can I assist you?

Speaker speaker_2: Uh, Stephanie, uh, I'm a, a new employee with Creative Circle, and I wanted to find out about getting my benefits set up.

Speaker speaker_1: Okay. Um, what are the last four of your Social?

Speaker speaker_2: Uh, it's 1853.

Speaker speaker_1: Okay, thank you. And then your first and last name, please.

Speaker speaker_2: It's Susanna, S-U-S-A-N-N-A, and Camp, C-A-M-P.

Speaker speaker_1: And then your last name?

Speaker speaker_2: My last name, C-A-M-P.

Speaker speaker_1: Mm-hmm. Oh, okay. Sorry. Um, so can you tell-

Speaker speaker_2: Yeah, yeah, yeah. The first name is Su- yeah, the first name is Susanna. So has it not quite kicked in yet because I didn't get my first paycheck? I d- uh, I feel like my paycheck was approved and I got an email. But maybe I need to see it hit my bank account before I'm eligible.

Speaker speaker_1: I'm sorry. You said Creative Circle, right?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay, I'm sorry. I put Crown. Um.

Speaker speaker_2: It's okay.

Speaker speaker_1: So we still don't have your information over.

Speaker speaker_2: Okay.

Speaker speaker_1: Either I can do two things. Either I can go ahead and create a file for you, but for that I do need, like, your full Social, address, and all that information, or if you don't feel comfortable doing that yet, you're welcome to call throughout the week to see if we have received that.

Speaker speaker_2: Oh. Well, I mean, I'm fine giving you my Social and, and stuff.

Speaker speaker_1: Okay.

Speaker speaker_2: I mean, and my Social and, and, and my address. That was the other thing that you would need.

Speaker speaker_1: Yeah. Um, it would be like your-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... address, Social, uh, phone number, email, all that stuff.

Speaker speaker_2: Um, yeah. I mean, I can give you that now. Uh, sure.

Speaker speaker_1: Um, you said you're with Creative Circle, and then what are, what is your Social?

Speaker speaker_2: Okay. So it's, uh, 09260 1853.

Speaker speaker_1: Okay. And then you said first name was Suzanne Camp?

Speaker speaker_2: Well, it's Susanna, so S-U-S-A-N-N-A.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: And then C-A-M-P.

Speaker speaker_1: Okay, thank you. And then is this a good phone number, the 415-272-0827?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. And then what is your address?

Speaker speaker_2: It is 920 Montgomery Street. So M-O-N-T-G-O-M-B-E-R-Y.

Speaker speaker_1: Okay.

Speaker speaker_2: And then it's, uh, apartment 312.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: And the city is San Francisco.

Speaker speaker_1: Okay.

Speaker speaker_2: And 94133.

Speaker speaker_1: Okay, thank you. Okay, and what's your date of birth?

Speaker speaker_2: Uh, 07/22/1967.

Speaker speaker_1: Okay. And would you like to provide an email address?

Speaker speaker_2: Sure. It's susanna, S-U-S-A-N-N-A.camp, C-A-M-P, @gmail.com.

Speaker speaker_1: Okay, thank you. And I was gonna ask you, did you want me to go ahead and send you that benefit guide? So what that benefit, benefit guide has is all the plans and their prices. I can send you that and I could explain them to you as well.

Speaker speaker_2: Yeah, that would be good. Uh, yeah, because I, like, I do already have something that I was looking at, which is the 2024 Freelance Benefits summary, and it's a PDF with their logo in the top. And, um, but, uh, it's not totally clear to me, um, whether the, what the Preferred Choice offers versus that very basic one that's sort of like \$2 or \$1.50 less, um, which I don't... I- yeah. So, uh, yeah, I'd love to get a little explanation of, of what I'm looking at here.

Speaker speaker_1: Okay. Um, do you want me to still send it to you, though? 'Cause I, I'm not really sure if it might be the same one that I'm looking at.

Speaker speaker_2: Oh, I'm pretty sure it is-

Speaker speaker_1: Sure, yeah. Send, send, just to make sure.

Speaker speaker_2: Send me, send me something right now and we can look at it together.

Speaker speaker_1: Okay. Gotcha. And that's a good email to send it to?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay.Okay. I went ahead and sent it to you. It should be coming from an email that says info@benefitsinacard.com.

Speaker speaker_2: Okay.

Speaker speaker_1: And then if you don't see it right away, I would check your spam and your junk file. Sometimes it goes to those files for some reason.

Speaker speaker_2: Mm. Mm. Here, I got it. All right. So-

Speaker speaker_1: Okay.

Speaker speaker_2: ... Benefits in a Card, Creative Circle and...

Speaker speaker_1: Okay. So they have different plans to choose from.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Depending on different factors is how much the weekly deductions would be out of your paycheck. So one, it would depend on how, if you add dependents to these plans, as well as how many you get and which ones you get. Um, were you looking into doing dependents or were you just looking for something for yourself?

Speaker speaker_2: Yeah. So it's just for myself. And, um, uh, yeah. So no, no dependents. It would be the, um, single plan.

Speaker speaker_1: Okay.

Speaker speaker_2: Or I'm not sure what that one is called. Individual. Yeah.

Speaker speaker_1: Okay. So, um, the first plan that I'm gonna go over is only a preventative plan. So what I mean by that is this plan is only gonna cover like one physical visit a year, some vaccinations like the tetanus shot, HPV shot, some cancer screenings, as well as some STD screenings, and even some counseling. But it will not cover any of your hospital indemnity services. Like if you get sick and you go to the doctor, like if you get injured and have to go to the hospital, urgent care, emergency rooms, nor surgeries. It's only for preventative services. This one's called the NEC TeleRx. Um, so this plan, you are required to only use their providers and stay within the network to be covered at 100%. It does include prescription benefits for preventative prescriptions through Aleixar. And it also offers something called FreeRx, which gives you access to over 800 of the top 90% genetic drugs prescribed in the US for a cheaper price. It includes Walmart Health virtual care, which gives you access to medical providers virtually. But like I said earlier, the Stay Healthy NEC TeleRx is only for preventative services. So this plan is only gonna be like for your annuals, vac- some vaccinations, some STD screenings, cancer screenings, not for doctor visits, hospital visits.

Speaker speaker_2: Yeah.

Speaker speaker_1: So if you were to get

Speaker speaker_2: I think it-

Speaker speaker_1: ... pre- pre-

Speaker speaker_3: Okay. So s-

Speaker speaker_2: I don't, I don't really need to know that much more about that plan.

Speaker speaker_1: Okay.

Speaker speaker_2: I don't think I want to do that one. I think that I'm looking more at the Ensure... When I look at these columns, that's the one on the far left.

Speaker speaker_1: Yeah. Yes. Okay. So those-

Speaker speaker_2: Then there- then there's Ensure Plus... Yeah. So tell me, what's the difference between Ensure Plus, Insure Plus and Ensure Plus Premier or Enhanced and Premier? And then maybe tell me the difference that I would be paying per paycheck for those.

Speaker speaker_1: Okay. So your Ensure Plus, um, plans, those are your hospital indemnity plans. Those are the ones that will cover doctor visits, the sick, hospital, urgent care-

Speaker speaker_2: Okay.

Speaker speaker_1: ... emergency room and surgeries. Um, they're-

Speaker speaker_2: Okay.

Speaker speaker_1: ... very similar. The main difference is the dollar amount that it helps you pay towards those services. Um, so the three of them, you're not required to stay within the network. So you could either be out of the network or in the network and be covered. They offer prescription benefits through Pharmacoville, the three of them, but you can pay up to \$10, \$20, \$30 for generic medications. And for the non-generic, it does offer discounts. They also include the Walmart Health virtual care, which gives you access to medical providers. Um, out of the three, the main difference is the flat fee that it helps you cover depending on the services that you go for. Um, so the Ensure Plus is going to be the one that pays less.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: So for daily hospital confinement, Ensure Plus is the most basic one. It would only cover \$50 per day, while the Ensure Plus Enhanced will cover \$100 per day. And then the Ensure Plus Premier would cover \$200 a day. So the flat fee that it helps you cover is higher depending on which one you get. So out of the three of them, the Premier would be the one that pays a greater dollar amount.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And then for intensive care, that one, the Ensure Plus would only cover \$200 per day, while the Ensure Plus Enhanced will cover \$400 per day. And then the Ensure Plus Premier will cover \$1,000 per day. Um, so it's- ... kind of a dollar amount difference.

Speaker speaker_2: Oh, okay. So now, yeah, I'm...

Speaker speaker_1: When it comes-

Speaker speaker_2: Now, I'm seeing, I'm seeing that down at the bottom of the page. There's that... So it's like the Ensure Plus Premier is \$34.91 per week.

Speaker speaker_1: Yes, \$34.91.

Speaker speaker_2: So that's... Okay. So that's like \$120 a month.

Speaker speaker_1: Yeah. So they-

Speaker speaker_2: Basically.

Speaker speaker_1: ... because they are weekly deductions. Yeah. And then the main difference between them three, because everything else stays the same, but it looks like for-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... hospital confin- hosp- daily hospital confinement, intensive care-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... annual first occurrent hospital or surgical, in those four areas, that's where, um, the differences come and-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... the Ensure Plus Premier will cover a little bit more in those areas than in the Enhanced and then the Plus. Other than that, everything-

Speaker speaker_2: L-

Speaker speaker_1: ... looks like it stays the same.

Speaker speaker_2: Okay. So, so that Premier plan, um, so, so here... So for just, uh, uh-Sort of give a little context. For me, like, I don't go to the doctor a lot. There's like not-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... a lot that I do, but I do have some monthly prescriptions. And so, um, sounds like the, the prescription is-

Speaker speaker_1: Through Pharmanville.

Speaker speaker_2: So, if I- it, it's, yeah, that's gonna be the same.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Uh, the \$20.00. So the \$10.00, \$20.00, \$30.00, what does that mean? Like, what are the-

Speaker speaker_1: So that's-

Speaker speaker_2: ... differences?

Speaker speaker_1: ... that's, so that's telling you, I can't really tell you specifically for what medication that would fall in.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, they would let you know when you go to the pharmacy how much you would have to pay. But that's tell-

Speaker speaker_2: Okay.

Speaker speaker_1: ... telling you that for a generic medication, you could pay up to that amount and for the non-generic-

Speaker speaker_2: Okay.

Speaker speaker_1: ... they would offer you some type of discount, but it just depends on your prescription and which one and where it falls in that price.

Speaker speaker_2: Okay.

Speaker speaker_1: But they have, um-

Speaker speaker_2: So, so, uh, uh, but it seems like it's all, it's all pretty much identical vers- in the Plus versus Enhanced versus Premier, except if you end up in the hospital and there's, like, this daily coverage.

Speaker speaker_1: Yep.

Speaker speaker_2: Oh.

Speaker speaker_1: Because in the daily hospital confinement, intensive care-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... and your first or current hospital and surgical, that's where-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... um, those little f- those four areas are where the differences comes and the flat fee-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... that it helps you cover. Other than that, everything else stays the same. Same prescriptions benefit through Pharmanvil. The three of them include the Multiplan Network, Walmart Health-

Speaker speaker_2: Okay.

Speaker speaker_1: ... Virtual Care. Um, and it looks like for hospital emergency room, physician office, emergency dental work, hospital confinement, daily confinement, in all those areas, it's, it's the same. Just the main difference is those four columns and then the dollar-

Speaker speaker_2: Okay.

Speaker speaker_1: ... amount that it helps you pay for.

Speaker speaker_2: Okay. So, um, all right. So then, so if I, so now I'm feeling like I might as well, it's like, yeah, I'm more inclined to go for the Ensure Plus considering, uh, that there's also gonna be some other options that I wanna add and I don't wanna end up with, like, tons and tons of expenses per paycheck.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: So I, I see that there's also, um, this visu- vision and some other things.

Speaker speaker_1: Correct.

Speaker speaker_2: So now if I, if I decide I'm gonna add those on, how much more does that cost me? Is that-

Speaker speaker_1: So-

Speaker speaker_2: ... \$7.00 per, and 90 cents, per paycheck?

Speaker speaker_1: Okay. So for y- the additional benefits, it would be vision-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... dental, term life, um, all of that.

Speaker speaker_2: Right.

Speaker speaker_1: So if you're looking into vision, give me one second, so for vision that would be, for employee only, that's \$2.15 for that plan.

Speaker speaker_2: Oh, the sen- that's not much.

Speaker speaker_1: And then the copay for an eye exam would be a \$10.00. Copay for lenses and frames is \$25. There's no copay for contact lens fittings and then the frame allowance is of \$130. But if you were to get the vision for employee only, that's a weekly deduction of \$2.15.

Speaker speaker_2: Okay. What about dental?

Speaker speaker_1: For dental, it's \$3.64, but if I'm not mistaking, give me one second, I believe they actually pay for dental in term life. So you wouldn't be paying for that. Um, dental would be \$3.64 and then term life would be \$2.11. But give me one second. I believe, um, the staffing agency that you're with actually offers that for their members. Give me one second.

Speaker speaker_2: Okay.

Speaker speaker_1: Let me just make sure I'm correct.

Speaker speaker_2: Okay.

Speaker speaker_1: Thank you for your hold. So, I just wanted to make sure before I told you anything.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Um.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: So, it's actually... I thought they did provide it, but they actually don't. So, if you select-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... Vision under your plan, it actually comes in a bundle. So, it'll make you-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... include Term Life

Speaker speaker_2: I, I see that on here. 7, \$7.90, right?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay, okay, okay. Um, yeah, I think I've sort of figured that out myself while I was on hold, um, looking at this information sheet so thank you for confirming that. Um, okay. So, I think I would... And, and so how, what's the best way to move forward? Do I tell you or do I tell you to wait-

Speaker speaker_1: Yes, ma'am. So, I'll, I'll be-

Speaker speaker_2: ... until...

Speaker speaker_1: I can do your enrollment and before I complete anything-

Speaker speaker_2: Okay.

Speaker speaker_1: ... I'll let you know-

Speaker speaker_2: Good.

Speaker speaker_1: ... all the plans I selected a- as well as your final, um, total.

Speaker speaker_2: Okay, good. So, I'm gonna do the Plus.

Speaker speaker_1: Okay.

Speaker speaker_2: That's, that, that's the sort of PPO one, the Ensure Plus, um-

Speaker speaker_1: Okay.

Speaker speaker_2: ... but not, it's like the least expensive one. And then I'm gonna do the vision, dental and term life.

Speaker speaker_1: Okay, thank you. And that is that only one?

Speaker speaker_2: So, that should bring me to... Go ahead.

Speaker speaker_1: Did you just wanna add, uh, those or did you wanna add more?

Speaker speaker_2: Uh, yeah. I think that's it. I don't-

Speaker speaker_1: Okay.

Speaker speaker_2: ... feel the need to di-... I mean, there's... I guess the only other option is behavioral health, right? Um...

Speaker speaker_1: Yes.

Speaker speaker_2: Which we didn't discuss and it's not clear to me. I don't see any information here about what behavioral health would get me for a \$1.50 per paycheck.

Speaker speaker_1: Okay. So, so right now I have Insure Plus Basic for \$17.21 for employee only. I have dental for \$3.64 for employee only, term life for \$2.11 for employee only, and then the vision plan for \$2.15 for employee only. That makes a weekly deduction of \$25.11. Would you like Create a Circle to make that weekly deduction?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. Please allow one or two weeks for your employer to start making the deductions. Once you see the very first deduction of \$25.11 come out of your check, the following Monday is when your coverage becomes active. And then that first week of your activation week, either that Thursday or Friday, you should be getting your dental card, vision card and then for the Insure Plus Basic, um, was gonna, um, notify you that they normally don't send those cards out to you physically, but the week of your activation week, you're welcome to give us a call and we can put in a request for you to receive it, um, but you would have to be active for them to find you.

Speaker speaker_2: Yeah. I think I'm definitely gonna want a card.

Speaker speaker_1: Okay.

Speaker speaker_2: So, um, or at least some way to print out a card on my own. Um...

Speaker speaker_1: Yes, ma'am. So, that first week, um, the e- so once you see that they did that deduction and then the following Monday your coverage is active, you're welcome to give us a call and we can go ahead and send them that email. And then, um, I was also gonna tell you that if for some reason the week of your activation week you have an appointment or something like that, you're welcome to give us-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... a call and we can send them to you, uh, via email if they're available.

Speaker speaker_2: Okay. Sounds good. What is the, um, insurer? Is it UnitedHealth?

Speaker speaker_1: So, the carrier is, um, American Public Life. For your Insure Plus Basic, for dental is American Public Life, term life-

Speaker speaker_2: Okay.

Speaker speaker_1: ... is also American Public Life and then for vision, it's actually MetLife. So, the only one that's different would be the vision.

Speaker speaker_2: Okay. So, everything is, is American Public Life except for MetLife, um, which is vision.

Speaker speaker_1: Okay. Well, that's interesting.

Speaker speaker_2: Okay. So, um, I think there's a... It's probable that my doctor that I currently have doesn't accept American Public Life, unfortunately. I think they did if it were, uh, if it were UnitedHealth, I might be in better shape. But, um...

Speaker speaker_1: Do you want me to provide that phone number to you, um, the America-... 'Cause I mean, you're welcome-

Speaker speaker_2: Yeah. That would be good.

Speaker speaker_1: ... to have. Mm-hmm. And I think transfer you as well, but let me know when you're ready.

Speaker speaker_2: Uh, I'm ready for the phone number. I don't know if I need to be transferred because I don't think I have time to talk to them right now.

Speaker speaker_1: Oh, okay. Gotcha.

Speaker speaker_2: But, um, can you give me the phone number?

Speaker speaker_1: Yes. It's 800-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ... 256-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ... 8606.

Speaker speaker_2: 8606. Okay. Great. Uh, all right. So, thank you, Stephanie. It sounds like we're all set.

Speaker speaker_1: Oh, um, before I let you go though, since you did select the term life, I just need a beneficiary from you. Who do you wanna put down if, um, something was to happen?

Speaker speaker_2: So, uh, you can, uh, put my, um, sister.

Speaker speaker_1: Okay. What's her first and last name?

Speaker speaker_2: Okay. So, it's Joanna, J-O-A-N-N-A, and her last name is, is Bowlin, B-O-W-L-I-N.

Speaker speaker_1: Okay. Got it. Did you have any more questions for me before I let you go?

Speaker speaker_2: Uh, so you don't need, uh, her information, you just need her name?

Speaker speaker_1: Mm-mm. Yeah. Just her first and last name.

Speaker speaker_2: Okay.

Speaker speaker_1: And then you said-

Speaker speaker_2: Okay.

Speaker speaker_1: ... she was your sister and the relationship.

Speaker speaker_2: Yeah. Yeah.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay. Okay. Yeah. Right. Um, yeah. No, I think, I think I'm good. Uh-

Speaker speaker_1: Okay. So now you really just-

Speaker speaker_2: Thank you for all your time, Stephanie. And I'll-

Speaker speaker_1: You're welcome.

Speaker speaker_2: ... keep an eye out for this.

Speaker speaker_1: Gotcha. Okay. I hope you have a great day. Thank you for your time.

Speaker speaker_2: All right. You too. All right. Bye-bye.