

## **Transcript: Estefania**

**Acevedo-5085975595368448-5176376335450112**

### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Hello? Hey. Hey, good afternoon. I'm calling you back. You were trying to do your enrollment, but the phone kept cutting off. Yeah. Um, so I was just calling you back, just in case you wanted to go ahead and do that. All right. Um, I was gonna tell you... Did you say your birthday was 03/21/05? 03/21/05. And then I have 320-250-4567 as your phone number. You said 320 what? 320-250-4567 as your phone number. Okay. Yep. Yep. Okay? And, and then I have your first name at the letter g at the end. At gmail.com. Is that up to date? Yep. Okay. Okay, sir, did you know which one is being enrolled into already? What plan and stuff? Um, no, I do not. Okay, so if you want, I can go ahead and send you the benefit guide to your email file. That benefit guide has all the plans that they offer with the deductions to those plans. Um, and then if you want, I can also go over the plans with you. Yeah, would you be able to go over them? Yes. Give me one second and then I'm gonna go ahead and email that since it's, uh, it is a good amount of information, I don't know if you wanna look over it while I'm explaining it to you, just so that you don't get confused. Yeah, I'll do that. Okay, I went ahead and sent it to your email. Do you mind verifying that you did receive it? Yeah, one second. Mm, I have not got it. Oh, yes, I just got it. Okay, and then let me know when you're ready. I'm ready. Okay, so they offer different medical plans depending on how many you were to select, which ones they are, and if you add dependents with the plan has a lot to do with how much the weekly deduction is from your paycheck. So for the medical plans, were you trying to enroll by yourself or with dependents? Um, by myself. Okay, so the first medical plan that I'm gonna go over, it's called the Stay Healthy MEC Enhanced. So this plan is the only one out of the three medical plans that they offer that's gonna cover your preventative care, which would be considered like your annual checkups, as well as, like a physical, vaccines, some ST and cancer screenings. It covers that portion, and it also covers the medical area which is doctor visits if sick, hospital visits if injured, urgent care, emergency room, and surgeries. So it covers your preventative care and your hospital indemnity care. The other two that are left either one covers only preventative and the other one only covers your medical end. So, the first one I'm gonna go over is the only one that covers preventative and your hospital in. So it covers both benefits. Then the other two covers one or the other. So this one's called the Stay Healthy MEC Enhanced. The enhanced one is the one that would cover your preventative care, as well as your hospital indemnity, but it does require you to stay within the network and only use their clinics and doctors to receive coverage, as well as it requires copays. So for primary care visits, specialty care visits and urgent care visits, you would be limited to four visits annually per person or ten per family. When it comes to your primary care, you would have to pay \$10 copay per visit. When it comes to your specialty care visits, you would have to pay a \$50 copay per visit. And when it comes to your urgent care, you would have to pay a \$60 copay

per visit. You get two different, um, prescription benefits. The first one through MedImpact and the second one through Pharmacoville. When it comes to your generic prescriptions pharmacy option, you have a 30-day supply, and you would be required to pay a \$5 copay. Then for your mail-order option, you have a 90-day supply, and you would be required to pay a \$15 copay. You also receive prescription benefits through Pharmacoville. Depending on the generic medication depends a lot on how much you spend. You can pay up to \$10, \$20, \$30. And for the g- non-generics, they do offer you a discount. Um, this plan also does include virtual urgent care, which offers medical assistance virtually with medical providers and it covers a flat fee towards your hospital indemnity service. So for example, for hospital admission, they would cover \$1,000 per day for an amount of a day, and they also cover a portion of group accidents. So if you select the MEC Enhanced, which is the only one that covers preventative and hospital indemnity for employee only, that's \$42.68 weekly from your paycheck. So that's the one that covers preventative and hospital indemnity. Um, then the second one that I'm gonna go over is called the Stay Healthy MEC Tele-RS. The Stay Healthy plan only covers preventative, so it's only gonna cover like a physical, some vaccines, some ST and cancer screenings, but it won't cover any doctor visits if sick, hospital visits if injured, urgent care, emergency room, nor, um, surgery. So this one's called the Stay Healthy Tele-RS. That one's only your preventative plan, and it also does require you to stay within the network. Um, you do receive prescription benefits, however, with MedImpact, and they offer a membership with Free RS which gives you access to the top 90% generic drugs prescribed in the US. This plan also does include virtual urgent care, but like I said, it's only a preventative plan, so it won't cover any doctor visits if you do get sick or go to urgent care nor the emergency room. So it's the most basic one. Um, for this one, if you choose the employee plan, you would be paying \$15.70 weekly from your paycheck. Then the last one is called the VIP Standard. So, the VIP Standard, compared to the other two that I just went over, d- doesn't require you to only use, um, their doctors and clinics. So you can go out of network and receive coverage as long as the provider accepts it. And the VIP Standard will not cover preventative visits. So the VIP Standard does not cover, like, a physical, vaccine, STD/cancer screen, none of that. But it does cover a flat fee towards your doctor visits, which would be doctor visits if sick, hospital visits if you're injured, urgent care, emergency room and surgery. So this is the VIP Standard. Um, you do receive prescription benefits, but through PharmaVille. Okay. And then it does also include the virtual urgent care, and it covers a flat fee towards your hospital indemnity services, but it does not cover intensive care, rehabilitation nor preventive surgery. So if you select the VIP Standard for employee only, that's a weekly deduction of \$16.81. And then I was gonna tell you that you are allowed to select the Stay Healthy and the VIP Standard, um, combined, and that would be two weekly deductions. Um... But you can choose one or the other. It really just depends on what you're looking into getting. And then, of course, they do offer vision. Um, vision for employees, \$1.99 weekly. Dental for employee only is \$3.38 weekly. Short-term disability is \$3.66 weekly. Critical illness with cancer benefit is \$2.33 weekly. Um, behavior health is \$1.38 weekly. 24-hour group accident for employees, \$1.86 weekly. So, it really just depends on how many plans you select, which ones they are, and if, and if you were to enroll with a dependent. Like you said, you're gonna enroll by yourself, so... Yeah. I'll do, I'll go with the first one. With the MEC Enhanced? Okay. Mm-hmm. And then that one does require network and copays, okay? Okay. Um, and then did you want to add any of the add-ons? The add-ons are considered,

like, dental, vision, critical illness, group accident. Did you want to add any of those? Um, dental. Dental? Okay, so with dental, a preventative visit is covered at 100%. Something basic, like a cleansing of the teeth, is covered at 80%. Basic restorative, meaning if they fill in a cavity, that's covered at 80%. X-rays are also covered at 80%. And your annual maximum is \$500. With the dental plan, you would have to pay a one-time deductible of \$50 for your visit, but you would only provide that once. So that plan for employee only is \$3.38 weekly. Did you want to do anything else? I have your medi- medical plan and dental. Um, that leaves short-term disability, term life, vision, critical illness, group accident, behavior health. Did you want to do any of those? Um... Nah, none of them. Nah. Okay, that's fine. So, it looks like you're looking at a weekly deduction of \$46.06 for your MEC Enhanced, which is your medical plan, and then your dental plan. Do you allow Dorothy Staffing Solutions, Inc. to make the weekly deduction from your paycheck? Yeah. Okay, so please allow one or two weeks for Dorothy Staffing to make the first deduction from your paycheck. Once you see the very first deduction come out of your check, the following Monday of that first deduction is when your plans become active. And then that following Monday is when you should be getting your card. Um, so you should be receiving them the first week of activation, either that Thursday or Friday. You're gonna get two, your MEC Enhanced, which is your, um, preventative and hospital indemnity card, as well as your dental card. So now you would just have to play the waiting game and allow them to make the first deduction from your paycheck, uh, the \$46.06. And if you have a doctor's appointment coming up and you're still waiting on, um, getting your cards, you can just call this number and we can email them to you so that you can have them electronically. No, that sounds good. All right. Did you have any other questions? If you do want to add any other plans, they do give you 30 days from the day that you receive your first check to give us a call and do so. After the 30 days, you would have to enroll within company open enrollment, um, which I can check to see when that falls in. But they do annually around, like, the same month, so it looks like for them, it's not till December. So if you do want to add, like, vision, behavior health, or any of the other ones, you would have to do it within your 30-day window of receiving your first check. All right. Passing the 30 days, you would have to wait within company open enrollment. All right. All right. So you've been, um, enrolled, now you just gotta wait for the first deduction to be taken out of your paycheck. All right. Thank you. You're welcome. Have a nice day, sir. You too.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Hello?

Speaker speaker\_0: Hey. Hey, good afternoon. I'm calling you back. You were trying to do your enrollment, but the phone kept cutting off.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Um, so I was just calling you back, just in case you wanted to go ahead and do that.

Speaker speaker\_1: All right.

Speaker speaker\_0: Um, I was gonna tell you... Did you say your birthday was 03/21/05?

Speaker speaker\_1: 03/21/05.

Speaker speaker\_0: And then I have 320-250-4567 as your phone number.

Speaker speaker\_1: You said 320 what?

Speaker speaker\_0: 320-250-4567 as your phone number.

Speaker speaker\_1: Okay. Yep. Yep.

Speaker speaker\_0: Okay? And, and then I have your first name at the letter g at the end. At gmail.com. Is that up to date?

Speaker speaker\_1: Yep.

Speaker speaker\_0: Okay. Okay, sir, did you know which one is being enrolled into already? What plan and stuff?

Speaker speaker\_1: Um, no, I do not.

Speaker speaker\_0: Okay, so if you want, I can go ahead and send you the benefit guide to your email file. That benefit guide has all the plans that they offer with the deductions to those plans. Um, and then if you want, I can also go over the plans with you.

Speaker speaker\_1: Yeah, would you be able to go over them?

Speaker speaker\_0: Yes. Give me one second and then I'm gonna go ahead and email that since it's, uh, it is a good amount of information, I don't know if you wanna look over it while I'm explaining it to you, just so that you don't get confused.

Speaker speaker\_1: Yeah, I'll do that.

Speaker speaker\_0: Okay, I went ahead and sent it to your email. Do you mind verifying that you did receive it?

Speaker speaker\_1: Yeah, one second. Mm, I have not got it. Oh, yes, I just got it.

Speaker speaker\_0: Okay, and then let me know when you're ready.

Speaker speaker\_1: I'm ready.

Speaker speaker\_0: Okay, so they offer different medical plans depending on how many you were to select, which ones they are, and if you add dependents with the plan has a lot to do with how much the weekly deduction is from your paycheck. So for the medical plans, were you trying to enroll by yourself or with dependents?

Speaker speaker\_1: Um, by myself.

Speaker speaker\_0: Okay, so the first medical plan that I'm gonna go over, it's called the Stay Healthy MEC Enhanced. So this plan is the only one out of the three medical plans that they

offer that's gonna cover your preventative care, which would be considered like your annual checkups, as well as, like a physical, vaccines, some ST and cancer screenings. It covers that portion, and it also covers the medical area which is doctor visits if sick, hospital visits if injured, urgent care, emergency room, and surgeries. So it covers your preventative care and your hospital indemnity care. The other two that are left either one covers only preventative and the other one only covers your medical end. So, the first one I'm gonna go over is the only one that covers preventative and your hospital in. So it covers both benefits. Then the other two covers one or the other. So this one's called the Stay Healthy MEC Enhanced. The enhanced one is the one that would cover your preventative care, as well as your hospital indemnity, but it does require you to stay within the network and only use their clinics and doctors to receive coverage, as well as it requires copays. So for primary care visits, specialty care visits and urgent care visits, you would be limited to four visits annually per person or ten per family. When it comes to your primary care, you would have to pay \$10 copay per visit. When it comes to your specialty care visits, you would have to pay a \$50 copay per visit. And when it comes to your urgent care, you would have to pay a \$60 copay per visit. You get two different, um, prescription benefits. The first one through MedImpact and the second one through Pharmacoville. When it comes to your generic prescriptions pharmacy option, you have a 30-day supply, and you would be required to pay a \$5 copay. Then for your mail-order option, you have a 90-day supply, and you would be required to pay a \$15 copay. You also receive prescription benefits through Pharmacoville. Depending on the generic medication depends a lot on how much you spend. You can pay up to \$10, \$20, \$30. And for the g-non-generics, they do offer you a discount. Um, this plan also does include virtual urgent care, which offers medical assistance virtually with medical providers and it covers a flat fee towards your hospital indemnity service. So for example, for hospital admission, they would cover \$1,000 per day for an amount of a day, and they also cover a portion of group accidents. So if you select the MEC Enhanced, which is the only one that covers preventative and hospital indemnity for employee only, that's \$42.68 weekly from your paycheck. So that's the one that covers preventative and hospital indemnity. Um, then the second one that I'm gonna go over is called the Stay Healthy MEC Tele-RS. The Stay Healthy plan only covers preventative, so it's only gonna cover like a physical, some vaccines, some ST and cancer screenings, but it won't cover any doctor visits if sick, hospital visits if injured, urgent care, emergency room, nor, um, surgery. So this one's called the Stay Healthy Tele-RS. That one's only your preventative plan, and it also does require you to stay within the network. Um, you do receive prescription benefits, however, with MedImpact, and they offer a membership with Free RS which gives you access to the top 90% generic drugs prescribed in the US. This plan also does include virtual urgent care, but like I said, it's only a preventative plan, so it won't cover any doctor visits if you do get sick or go to urgent care nor the emergency room. So it's the most basic one. Um, for this one, if you choose the employee plan, you would be paying \$15.70 weekly from your paycheck. Then the last one is called the VIP Standard. So, the VIP Standard, compared to the other two that I just went over, d- doesn't require you to only use, um, their doctors and clinics. So you can go out of network and receive coverage as long as the provider accepts it. And the VIP Standard will not cover preventative visits. So the VIP Standard does not cover, like, a physical, vaccine, STD/cancer screen, none of that. But it does cover a flat fee towards your doctor visits, which would be doctor visits of sick, hospital visits if you're injured, urgent care, emergency room and surgery. So this is the VIP Standard.

Um, you do receive prescription benefits, but through PharmaVille.

Speaker speaker\_2: Okay.

Speaker speaker\_0: And then it does also include the virtual urgent care, and it covers a flat fee towards your hospital indemnity services, but it does not cover intensive care, rehabilitation nor preventive surgery. So if you select the VIP Standard for employee only, that's a weekly deduction of \$16.81. And then I was gonna tell you that you are allowed to select the Stay Healthy and the VIP Standard, um, combined, and that would be two weekly deductions. Um... But you can choose one or the other. It really just depends on what you're looking into getting. And then, of course, they do offer vision. Um, vision for employees, \$1.99 weekly. Dental for employee only is \$3.38 weekly. Short-term disability is \$3.66 weekly. Critical illness with cancer benefit is \$2.33 weekly. Um, behavior health is \$1.38 weekly. 24-hour group accident for employees, \$1.86 weekly. So, it really just depends on how many plans you select, which ones they are, and if, and if you were to enroll with a dependent. Like you said, you're gonna enroll by yourself, so...

Speaker speaker\_2: Yeah. I'll do, I'll go with the first one.

Speaker speaker\_0: With the MEC Enhanced? Okay.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: And then that one does require network and copays, okay?

Speaker speaker\_2: Okay.

Speaker speaker\_0: Um, and then did you want to add any of the add-ons? The add-ons are considered, like, dental, vision, critical illness, group accident. Did you want to add any of those?

Speaker speaker\_2: Um, dental.

Speaker speaker\_0: Dental? Okay, so with dental, a preventative visit is covered at 100%. Something basic, like a cleansing of the teeth, is covered at 80%. Basic restorative, meaning if they fill in a cavity, that's covered at 80%. X-rays are also covered at 80%. And your annual maximum is \$500. With the dental plan, you would have to pay a one-time deductible of \$50 for your visit, but you would only provide that once. So that plan for employee only is \$3.38 weekly. Did you want to do anything else? I have your medi- medical plan and dental. Um, that leaves short-term disability, term life, vision, critical illness, group accident, behavior health. Did you want to do any of those?

Speaker speaker\_2: Um... Nah, none of them. Nah.

Speaker speaker\_0: Okay, that's fine. So, it looks like you're looking at a weekly deduction of \$46.06 for your MEC Enhanced, which is your medical plan, and then your dental plan. Do you allow Dorothy Staffing Solutions, Inc. to make the weekly deduction from your paycheck?

Speaker speaker\_2: Yeah.

Speaker speaker\_0: Okay, so please allow one or two weeks for Dorothy Staffing to make the first deduction from your paycheck. Once you see the very first deduction come out of your check, the following Monday of that first deduction is when your plans become active. And then that following Monday is when you should be getting your card. Um, so you should be receiving them the first week of activation, either that Thursday or Friday. You're gonna get two, your MEC Enhanced, which is your, um, preventative and hospital indemnity card, as well as your dental card. So now you would just have to play the waiting game and allow them to make the first deduction from your paycheck, uh, the \$46.06. And if you have a doctor's appointment coming up and you're still waiting on, um, getting your cards, you can just call this number and we can email them to you so that you can have them electronically.

Speaker speaker\_2: No, that sounds good.

Speaker speaker\_0: All right. Did you have any other questions? If you do want to add any other plans, they do give you 30 days from the day that you receive your first check to give us a call and do so. After the 30 days, you would have to enroll within company open enrollment, um, which I can check to see when that falls in. But they do annually around, like, the same month, so it looks like for them, it's not till December. So if you do want to add, like, vision, behavior health, or any of the other ones, you would have to do it within your 30-day window of receiving your first check.

Speaker speaker\_2: All right.

Speaker speaker\_0: Passing the 30 days, you would have to wait within company open enrollment.

Speaker speaker\_2: All right.

Speaker speaker\_0: All right. So you've been, um, enrolled, now you just gotta wait for the first deduction to be taken out of your paycheck.

Speaker speaker\_2: All right. Thank you.

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

Speaker speaker\_2: You too.