

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? Hi. Um, I was wondering if, um, I can cancel the dental insurance. Um, the reason for that is, it doesn't cover for the service I'm looking for. Okay. Yeah, I can help you with that. Um, which staff and agency do you work for? Uh, Tara. Okay. And then what are the last four of your Social? Oh, gosh. Uh, give me one second. Okay. Going to be... Uh, 37... Oh, sorry. Uh, 8161. Okay. Thank you, ma'am. And for security purposes, could you please verify your date of birth as well as your data... I'm sorry, and your address? So your date of birth and address. Yeah. Sorry. Well, I should have mentioned this earlier, I'm calling for my, uh, for my dad and my mom. Oh, okay. So, um- So you're calling on behalf of them? Yeah. Okay. Yeah, 'cause they, they don't speak English. So- Oh, that's, that's okay. As long as I get verbal permission from them to continue the call, then you can continue the call for them. But I do need to get permission from them, um, just for security purposes. All I have to ask is, um, is they give you permission to speak from their behalf and then they just gotta say yeah. Okay. And then let me know when they're there. They're here. Hello. Hey. Could I get per- Could I get permission from your daughter to, um, take over your account to cancel that coverage? Yes. Yes? Okay, thank you. All right. And then, um, could you go ahead and verify that address for me as well as your date of... Well, sorry, their date of birth over again? The address, um, 17805- Mm-hmm. ... 1965, Renton, Washington, 98058. Thank you. And then what was his date of birth? Uh, October 8th, 1973. Thank you. And then I have 206-658-5485 as his phone number. Is that still correct? Yes. And then I have- Yes, that's my phone number. Then I have, um, firstname.lastname@gmail.com. Is that still up to date? First thing that... So email, first name.lastname@gmail.com. Yeah. Okay. Thank you. And then, if you could give me one second, please. Okay. I went ahead and canceled that dental plan. It takes one or two... Um, I'm, I'm sorry. It takes seven to 10 days for any cancellations to be made, okay? Got it. Okay. Um- So you may still experience one or two deductions with that plan included, um, due to the fact that it takes seven to 10 days for any changes to be made. But I went ahead and canceled that dental plan for you. Okay. And you don't have any other... Okay. You don't have any other, uh, plan, right? For dental plan because they, they need something to cover their- They don't, yeah. ... their dental and things. Okay, makes sense. But, um, yeah. So we only have one plan unfortunately. Got it. Yeah, that's why I, um, I want to cancel it so I can find another plan. Gotcha. That can... That they... That's better for their needs. Oh, okay. Yeah, I understand. Um, just keep in mind, like I said, cancellations take seven to 10 days, so you may still experience one or two deductions with that plan included, okay? But I went ahead and took that off of- Okay. ... your plan. Um, so you're all set. Okay. Thank you. Uh, can I have one more question? Yes, ma'am. They do have, um, they do have the, I think, medical plan.

Uh, yeah, I think I signed him up for MultiPlan. Yeah. So the MultiPlan Network is actually- I think that's VIP Standard. So the MultiPlan Network is actually who you contact to find providers. Um, the medical plan that he has is the VIP Standard. So he does have a medical plan for employee planned health. Right and... Yeah, and then, um, on the card it said it's, it's, uh, MEC covered? Do you know what, what that means? Yeah. So the MEC TeleRx, he also has for employee and spouse. That plan is your preventative plan, that would cover any preventative visits such as, like, your one physical visit a year, some vaccines like the tetanus shot, some cancer screenings, some STD screenings. So it's for preventative services. It covers the preventatives. Got it. Just the preventative only? Yes, ma'am. So the MEC TeleRx is a preventative plan, only preventative. And then the VIP Standard is the hospital indemnity one, the one that covers doctor visits if sick, if he has to go to the hospital, urgent care, emergency rooms, or even some surgeries. Oh. Is that one more expensive? So the VIP Standard, which is the one that would cover doctor visits if you get sick and stuff, um, that one's \$33.50. And then for the preventative plan that's only preventative, that would cover the screenings, um, that would be \$22.80. 86 cents of weekly deductions that they do out of his check. So the difference is only like, uh... How much is the difference? So the standard one, the VIP Standard, the one that would cover doctor visits if sick, hospital visits, urgent care, emergency room and surgeries, that one is a weekly deduction of \$33.50. And then for the MEC, which is the preventative plan, that one is \$22.86. But keep in mind for the MEC- Oh. ... TeleRx, that plan is only preventative. That one doesn't cover the doctor visits if sick, hospital visits, or urgent care, emergency room, none of that. It's only for preventative services. Got it. So, so if, if we go to a doctor for a physical checkup or- Yeah. ... just to let you know- Screening, like any preventive. Okay. Mm-hmm. What about- Yeah. Um, what about... Okay, what about, um, mam- mammogram, for screening mammograms? Is that included as a preventative? So typically that's a preventative service, but for that specific one, um, I would have to connect you to the carrier, which is 90 Degrees, and they could answer if that mammogram would be, um, covered or not. Oh. If you wish, I can transfer you 'cause they can- Got it. Okay. If you ever have, like, questions like that for particular services- Yeah. ... um, the carriers are who you contact, just because we're just the healthcare administrators and we can't really answer those specific questions. But if you wish, I could provide you the two phone numbers, because it's two different carriers. Um, for the MEC it's 90 Degrees, and then for your VIP Standard, it's gonna be Am- American Public Life. And then if you ever need a question like that, you're welcome to call them and then they'll answer that for you, or you're welcome to call us and we can transfer you as well. Got it. And then for the, uh, um... So for the, uh, VIP Standard, uh, do you know the, um, uh, what do you call it? Uh, deductible, um, deduct- the, the premium deduct- th- the deductible amount? So the weekly deduction is 33 dol- I'm sorry. The weekly deduction is \$33.50. Um, for the VIP Standard, they do, uh, flat fees. They cover flat fees for whatever service you go for. So it just depends. Like, for example, let me open up your guide, and I can always send you the benefit guide as well. It has, um, all the plans and the prices for the plans and the flat fees that they cover. So you got the VI-... Well, your dad has the VIP Standard, which for hospital admission they cover a flat fee of hi- \$500 per day from a map to one day. For hospital confinement benefits, they cover \$50 per day for a map to 30 days. Um, the Standard doesn't include intensive care unit benefits, rehabilitation benefits, nor any preventive surgery. It does include surgery in the hospital. It'll cover a flat fee of \$250 per day for a map to one day. It covers surgery in

physician office, \$125 per day for a map to two days. For emergency room visits, it covers you \$50 per day for a map to two days. Urgent care faculty, it'll cover \$50 per day for a map to four days. Physician office, it covers \$50 per day from a map to four days. Physical speak or occupational therapy faculty, it covers \$30 per day from a map to four days. For medical imaging tests, it'll cover \$100 per day for a map to one day. Advanced study follow-up tests, \$25 per day from a map to one day. Occupation and prescription drug benefit, \$10 per day for a map to 15 days. If you ever have to be put in the ambulance by ground or air, the ground one is covered 50 per for a map to one day, and then the air would be \$100, a flat fee of \$100 for a map to one day. Um, and then individuals, health, children. So it has different services that it covers. And then for the medical, which is the VIP Standard one, that one has a flat fee that it'll help you cover, and then the remaining balance you would be responsible of. But if you wish, I could also send you the benefit guide, um, just so that you know what's covered under what you... what plans you have. Is that something that you wish for me to send to you?... 'cause it breaks it down. Yeah, I have the... Yeah. It's all right, 'cause I have the copy online here. Um, it's, it says, um, uh, I think I chose the other option, the MEC. It's because- TeleRx, yes, ma'am. Yeah. And then I'll say- 'Cause I don't think it is. Um. For instance, that one is only a preventative plan that covers, like, preventative services, like one physical visit, immunization, cancer screening, STD screenings. That's why when you open that PDF, it says not included in the hospital benefit section 'cause it's only for preventative visits. Okay. Um, do you see people use this ren- reme- preventative often, or do they u- usually opt for the VIP Standard? Uh, well, uh, it's kinda hard to say 'cause a lot of people do get it, but then some d- don't like it, but some do. So, it's really just a personal option. It just depends on how much you go to the hospital and if you regularly get checkups or not. So, it really just depends- Depends. Okay. ... on the member. Um, but if, yeah, but if we do like blood work or a physical check, if, if... Well, maybe I can ask the carrier. Yeah. What would they- Yes, ma'am. Yeah. So, for that you would have to ask the carrier. Which, if you want, I could tell you, um... So, like, for your VIP Standard, your short-term disability... What else did you get? Um, dental, your term life, group accident, those are under American Public Life. So, if you have questions like that, um, about, like, the hos- actual hospital visits and under those plans, the carrier's American Public Life. And then under the MEC TeleRx, it would be 90 Degrees. Which I could, um, provide the numbers, just in case in the c-... Or like I said, I, I could provide the numbers or as well you're welcome to give us a call and we could always direct you to the right carrier, 'cause they could answer those questions that you have about the... if it covers like blood work and stuff like that, and mammograms. That would be something you'd have to ask the carrier, and then they would verify. Okay. Okay. Um, yeah, got it. Okay, and then the free Rx that comes with the MEC TeleRx- Mm-hmm. ... um, is that for, uh, prescription? Yes, ma'am. So, the MEC gives you access to over 800 of the top 90% generic drugs prescribed in the US, and it gives it to you for cheaper prices. So, the membership provides you access to over 600 of the top 90% generic drugs prescribed in the US for free. Acute medication up to 21 days can be picked up at any of, of our 54,000 participating pharmacies located including CVS Pharmacy, Walgreens, Albertsons, Publix, Giant Eagle, and Walmart. And chronic medication 90-day supplies are available through screen home delivery by UPS with free one, one- to three-day shipping. Got it. So, it gives you access to, um, in other words, cheaper generic medication for a better price. And then, I don't know if you ever got the, um, registration steps, but if you didn't, I can go ahead and send them to you- the email on file

'cause you do have to register. Um, yeah, I, I... Yeah, I think I, I have it. I have the- Oh, okay. Oh, actually, I don't know why I have both. I have both VIP Standard and MEC charged to my account. Yeah. So, so for the... So, remember the MEC TeleRx is only for preventative services. It doesn't c- cover like- Oh! ... hospital visits. Um, and then that's why you're allowed to, like, have that one and then the VIP Standard. But you're not allowed to have- Oh, I see. ... like medical plans, which would be like the VIP+ and then the VIP Standard because those are both like hospital. They both include the same services, but then the MEC is only for preventative and then the VIP is only for like your hospital visits and doctor visits. It doesn't cover like the preventative benefits that the MEC does. Sorry, I understand now. Now it makes more sense. Mm-hmm. Um, yeah. Okay. I did sign up for both. Oh, and then his wife is no longer, um, working at the moment. Um, is it okay if... 'Cause right now he has group accident and term, term life for, for both him and his wife. Is it, is it a good idea to, to just opt to, um, opt for employee only for the group accident and term life? Well, that's, that's- Now that his wife is not working. That's totally his. Um, well, it's really just his option. I can't really say yes or no, but, um, it's really just a dependent. But it's whatever you guys want. I mean... Yeah, so group accident, is that, is that... So, right now the group accident is employee plus spouse? Mm-hmm. So, that means it's covering for him and his wife, right? Give me one second. Let me go back.... everything sells out of stores. We're using that shoe. No. Wow. Hey, um, I'm the CEO of a company- I believe so, but let me just verify, okay? Let me just verify. Okay. I really wish Jeff was here 'cause I really like... You know, Jeff's my... He's really... Yeah. So it does mean that, 'cause, um, they're down as a dependent. And then it looks like- Okay. ... for the group accident, it says limited benefit group accident, only 24-hour insurance, hospital emergency room, physician office, emergen- emergency dental work, hospital admission, daily hospital confinement, intensive care unit, accidental death, dismemberment, ambulance and medical imaging. I can't wait to watch anything I want on this TV without my brother. Okay. We got not just one, but six legit movie theater seats. So... That's the important part. So, the, um, the group accident and term life- Mm-hmm. ... is the same... is the same cost for employee only versus employee plus spouse? Let me verify. Okay. Since the house is picky and we don't have time to paint, we covered up the dirty walls with giant bed sheets. Ever since movie theaters were known to- So for employee and spouse, it's \$2.94 for the group accident, and for the term life for employee and spouse it's \$2.54. Tell you my idea. Okay, well, what's your idea? I'm gonna turn this lame landing into a giant platform- So if we switch... For group accidents, if we switch from employee plus spouse to employee only, will the cost go down from \$2.95 to a lower amount? For which one? You said for group accident? Uh, yeah. One, two, three. You know I'm gonna need like 400- And then which other one? Uh, term life. So term life is, um, for employee only is \$2.11. And then for group accident, it's \$2. The only thing is that, um, that plan... The plan that he has has vertical restriction. So that means that all dependents have to have the same plan. I just found a cat! I just found Percy! Oh, I see. So if you change that, you would have to change all of them. Make sure that my girlfriend does not climb up here because- Oh, on all the other plans, like the, uh, short term- Yeah. ... disability... So all of them from the employee- BVF. ... and spouse to employee only because of that restriction. Oh, I see. You could get rid of those two, but, um, you can't, like... You can't choose, like, employee and spouse for one plan and then just employee- Okay. ... for the other. Okay. So group accident is- The only one he was... Oh, I'm sorry. The only one that he was allowed to do that was the short term disability, and that's

because only employees are eligible for that plan. Oh, gotcha. Jeff is putting out those documents. Okay. So... I'll be right back. Something is going wrong. Here. Um, so the group accident, does it cover, like, like, accidents and stuff? So- Like injuries. So 20- When you have a 20- So 24 hours group accident. Accidents can occur, happen any time, anywhere without warning and inspecting bills at all can be overwhelming. From a simple physician office visit to air, air ambulance transportation or intensive care admission due to an accidental injury, 24 hour accident insurance from APL may help provide important accident protection at a comparatively low cost. The coverage pays a benefit due to a covered accidental injury directly to you. Um, let me check to see what it covers specifically. Okay. And then were you talking about... You were talking about the group accident, right? Yeah, the group accident. Okay. So it covers what I went over earlier. So physician office, payables for medical treatment and physician's office for accidental injuries sustained in a covered accident. This must be the first treatment received for such accident injuries and occur within 30 days following the covered accident. The benefit is not payable if the hospital emergency room benefit is payable. And then it covers emergency dental work, hospital admission, daily hospital confinement, intensive care unit, accident death, um, payable for an accident body injury that results in the loss of life of a covered person within 90 days of the covered accident, dismemberment, ambulance, medical imaging. Got it. Yes, ma'am. Um, do you have any more questions? Thank you. I think, um, I'm good for, for, for now. But, uh- Okay. ... thank you so much for your patience. You're welcome. I hope you have a good day. Just remember, um, you may still experience one or two deductions with that dental plan, but no more than two, okay? Got it. Okay, thank you. Thank you. I hope you have a great day. You too. ■■.

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: Hi. Um, I was wondering if, um, I can cancel the dental insurance. Um, the reason for that is, it doesn't cover for the service I'm looking for.

Speaker speaker_1: Okay. Yeah, I can help you with that. Um, which staff and agency do you work for?

Speaker speaker_2: Uh, Tara.

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

Speaker speaker_2: Oh, gosh. Uh, give me one second.

Speaker speaker_1: Okay.

Speaker speaker_2: Going to be... Uh, 37... Oh, sorry. Uh, 8161.

Speaker speaker_1: Okay. Thank you, ma'am. And for security purposes, could you please verify your date of birth as well as your data... I'm sorry, and your address? So your date of

birth and address.

Speaker speaker_2: Yeah. Sorry. Well, I should have mentioned this earlier, I'm calling for my, uh, for my dad and my mom.

Speaker speaker_1: Oh, okay.

Speaker speaker_2: So, um-

Speaker speaker_1: So you're calling on behalf of them?

Speaker speaker_2: Yeah.

Speaker speaker_1: Okay.

Speaker speaker_2: Yeah, 'cause they, they don't speak English. So-

Speaker speaker_1: Oh, that's, that's okay. As long as I get verbal permission from them to continue the call, then you can continue the call for them. But I do need to get permission from them, um, just for security purposes. All I have to ask is, um, is they give you permission to speak from their behalf and then they just gotta say yeah.

Speaker speaker_2: Okay.

Speaker speaker_1: And then let me know when they're there.

Speaker speaker_2: They're here.

Speaker speaker_3: Hello.

Speaker speaker_1: Hey. Could I get per- Could I get permission from your daughter to, um, take over your account to cancel that coverage?

Speaker speaker_3: Yes.

Speaker speaker_1: Yes? Okay, thank you. All right. And then, um, could you go ahead and verify that address for me as well as your date of... Well, sorry, their date of birth over again?

Speaker speaker_2: The address, um, 17805-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... 1965, Renton, Washington, 98058.

Speaker speaker_1: Thank you. And then what was his date of birth?

Speaker speaker_2: Uh, October 8th, 1973.

Speaker speaker_1: Thank you. And then I have 206-658-5485 as his phone number. Is that still correct?

Speaker speaker_2: Yes.

Speaker speaker_1: And then I have-

Speaker speaker_2: Yes, that's my phone number.

Speaker speaker_1: Then I have, um, firstname.lastname@gmail.com. Is that still up to date?

Speaker speaker_2: First thing that... So email, first name.last nameus@gmail.com. Yeah.

Speaker speaker_1: Okay. Thank you. And then, if you could give me one second, please.

Speaker speaker_2: Okay. I went ahead and canceled that dental plan. It takes one or two... Um, I'm, I'm sorry. It takes seven to 10 days for any cancellations to be made, okay? Got it. Okay. Um-

Speaker speaker_1: So you may still experience one or two deductions with that plan included, um, due to the fact that it takes seven to 10 days for any changes to be made. But I went ahead and canceled that dental plan for you.

Speaker speaker_2: Okay. And you don't have any other... Okay. You don't have any other, uh, plan, right? For dental plan because they, they need something to cover their-

Speaker speaker_1: They don't, yeah.

Speaker speaker_2: ... their dental and things. Okay, makes sense. But, um, yeah.

Speaker speaker_1: So we only have one plan unfortunately.

Speaker speaker_2: Got it. Yeah, that's why I, um, I want to cancel it so I can find another plan.

Speaker speaker_1: Gotcha.

Speaker speaker_2: That can... That they... That's better for their needs.

Speaker speaker_1: Oh, okay. Yeah, I understand. Um, just keep in mind, like I said, cancellations take seven to 10 days, so you may still experience one or two deductions with that plan included, okay? But I went ahead and took that off of-

Speaker speaker_2: Okay.

Speaker speaker_1: ... your plan. Um, so you're all set.

Speaker speaker_2: Okay. Thank you. Uh, can I have one more question?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: They do have, um, they do have the, I think, medical plan. Uh, yeah, I think I signed him up for MultiPlan.

Speaker speaker_1: Yeah. So the MultiPlan Network is actually-

Speaker speaker_2: I think that's VIP Standard.

Speaker speaker_1: So the MultiPlan Network is actually who you contact to find providers. Um, the medical plan that he has is the VIP Standard. So he does have a medical plan for employee planned health.

Speaker speaker_2: Right and... Yeah, and then, um, on the card it said it's, it's, uh, MEC covered? Do you know what, what that means?

Speaker speaker_1: Yeah. So the MEC TeleRx, he also has for employee and spouse. That plan is your preventative plan, that would cover any preventative visits such as, like, your one physical visit a year, some vaccines like the tetanus shot, some cancer screenings, some STD screenings. So it's for preventative services. It covers the preventatives.

Speaker speaker_2: Got it. Just the preventative only?

Speaker speaker_1: Yes, ma'am. So the MEC TeleRx is a preventative plan, only preventative. And then the VIP Standard is the hospital indemnity one, the one that covers doctor visits if sick, if he has to go to the hospital, urgent care, emergency rooms, or even some surgeries.

Speaker speaker_2: Oh. Is that one more expensive?

Speaker speaker_1: So the VIP Standard, which is the one that would cover doctor visits if you get sick and stuff, um, that one's \$33.50. And then for the preventative plan that's only preventative, that would cover the screenings, um, that would be \$22.80. 86 cents of weekly deductions that they do out of his check.

Speaker speaker_2: So the difference is only like, uh... How much is the difference?

Speaker speaker_1: So the standard one, the VIP Standard, the one that would cover doctor visits if sick, hospital visits, urgent care, emergency room and surgeries, that one is a weekly deduction of \$33.50. And then for the MEC, which is the preventative plan, that one is \$22.86. But keep in mind for the MEC-

Speaker speaker_2: Oh.

Speaker speaker_1: ... TeleRx, that plan is only preventative. That one doesn't cover the doctor visits if sick, hospital visits, or urgent care, emergency room, none of that. It's only for preventative services.

Speaker speaker_2: Got it. So, so if, if we go to a doctor for a physical checkup or-

Speaker speaker_1: Yeah.

Speaker speaker_2: ... just to let you know-

Speaker speaker_1: Screening, like any preventive.

Speaker speaker_2: Okay.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: What about-

Speaker speaker_1: Yeah.

Speaker speaker_2: Um, what about... Okay, what about, um, mam- mammogram, for screening mammograms? Is that included as a preventative?

Speaker speaker_1: So typically that's a preventative service, but for that specific one, um, I would have to connect you to the carrier, which is 90 Degrees, and they could answer if that mammogram would be, um, covered or not.

Speaker speaker_2: Oh.

Speaker speaker_1: If you wish, I can transfer you 'cause they can-

Speaker speaker_2: Got it. Okay.

Speaker speaker_1: If you ever have, like, questions like that for particular services-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... um, the carriers are who you contact, just because we're just the healthcare administrators and we can't really answer those specific questions. But if you wish, I could provide you the two phone numbers, because it's two different carriers. Um, for the MEC it's 90 Degrees, and then for your VIP Standard, it's gonna be Am- American Public Life. And then if you ever need a question like that, you're welcome to call them and then they'll answer that for you, or you're welcome to call us and we can transfer you as well.

Speaker speaker_2: Got it. And then for the, uh, um... So for the, uh, VIP Standard, uh, do you know the, um, uh, what do you call it? Uh, deductible, um, deduct- the, the premium deduct- th- the deductible amount?

Speaker speaker_1: So the weekly deduction is 33 dol- I'm sorry. The weekly deduction is \$33.50. Um, for the VIP Standard, they do, uh, flat fees. They cover flat fees for whatever service you go for. So it just depends. Like, for example, let me open up your guide, and I can always send you the benefit guide as well. It has, um, all the plans and the prices for the plans and the flat fees that they cover. So you got the VI-... Well, your dad has the VIP Standard, which for hospital admission they cover a flat fee of hi- \$500 per day from a map to one day. For hospital confinement benefits, they cover \$50 per day for a map to 30 days. Um, the Standard doesn't include intensive care unit benefits, rehabilitation benefits, nor any preventive surgery. It does include surgery in the hospital. It'll cover a flat fee of \$250 per day for a map to one day. It covers surgery in physician office, \$125 per day for a map to two days. For emergency room visits, it covers you \$50 per day for a map to two days. Urgent care faculty, it'll cover \$50 per day for a map to four days. Physician office, it covers \$50 per day from a map to four days. Physical speak or occupational therapy faculty, it covers \$30 per day from a map to four days. For medical imaging tests, it'll cover \$100 per day for a map to one day. Advanced study follow-up tests, \$25 per day from a map to one day. Occupation and prescription drug benefit, \$10 per day for a map to 15 days. If you ever have to be put in the ambulance by ground or air, the ground one is covered 50 per for a map to one day, and then the air would be \$100, a flat fee of \$100 for a map to one day. Um, and then individuals, health, children. So it has different services that it covers. And then for the medical, which is the VIP Standard one, that one has a flat fee that it'll help you cover, and then the remaining balance you would be responsible of. But if you wish, I could also send you the benefit guide, um, just so that you know what's covered under what you... what plans you have. Is that something that you wish for me to send to you?... 'cause it breaks it down.

Speaker speaker_2: Yeah, I have the... Yeah. It's all right, 'cause I have the copy online here. Um, it's, it says, um, uh, I think I chose the other option, the MEC. It's because-

Speaker speaker_1: TeleRx, yes, ma'am.

Speaker speaker_2: Yeah.

Speaker speaker_1: And then I'll say-

Speaker speaker_2: 'Cause I don't think it is. Um.

Speaker speaker_1: For instance, that one is only a preventative plan that covers, like, preventative services, like one physical visit, immunization, cancer screening, STD screenings. That's why when you open that PDF, it says not included in the hospital benefit section 'cause it's only for preventative visits.

Speaker speaker_2: Okay. Um, do you see people use this ren- reme- preventative often, or do they u- usually opt for the VIP Standard?

Speaker speaker_1: Uh, well, uh, it's kinda hard to say 'cause a lot of people do get it, but then some d- don't like it, but some do. So, it's really just a personal option. It just depends on how much you go to the hospital and if you regularly get checkups or not. So, it really just depends-

Speaker speaker_2: Depends. Okay.

Speaker speaker_1: ... on the member.

Speaker speaker_2: Um, but if, yeah, but if we do like blood work or a physical check, if, if... Well, maybe I can ask the carrier.

Speaker speaker_1: Yeah.

Speaker speaker_2: What would they-

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Yeah.

Speaker speaker_1: So, for that you would have to ask the carrier. Which, if you want, I could tell you, um... So, like, for your VIP Standard, your short-term disability... What else did you get? Um, dental, your term life, group accident, those are under American Public Life. So, if you have questions like that, um, about, like, the hos- actual hospital visits and under those plans, the carrier's American Public Life. And then under the MEC TeleRx, it would be 90 Degrees. Which I could, um, provide the numbers, just in case in the c-... Or like I said, I, I could provide the numbers or as well you're welcome to give us a call and we could always direct you to the right carrier, 'cause they could answer those questions that you have about the... if it covers like blood work and stuff like that, and mammograms. That would be something you'd have to ask the carrier, and then they would verify.

Speaker speaker_2: Okay. Okay. Um, yeah, got it. Okay, and then the free Rx that comes with the MEC TeleRx-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... um, is that for, uh, prescription?

Speaker speaker_1: Yes, ma'am. So, the MEC gives you access to over 800 of the top 90% generic drugs prescribed in the US, and it gives it to you for cheaper prices. So, the membership provides you access to over 600 of the top 90% generic drugs prescribed in the US for free. Acute medication up to 21 days can be picked up at any of, of our 54,000 participating pharmacies located including CVS Pharmacy, Walgreens, Albertsons, Publix, Giant Eagle, and Walmart. And chronic medication 90-day supplies are available through screen home delivery by UPS with free one, one- to three-day shipping.

Speaker speaker_2: Got it.

Speaker speaker_1: So, it gives you access to, um, in other words, cheaper generic medication for a better price. And then, I don't know if you ever got the, um, registration steps, but if you didn't, I can go ahead and send them to you- the email on file 'cause you do have to register.

Speaker speaker_2: Um, yeah, I, I... Yeah, I think I, I have it. I have the-

Speaker speaker_1: Oh, okay.

Speaker speaker_2: Oh, actually, I don't know why I have both. I have both VIP Standard and MEC charged to my account.

Speaker speaker_1: Yeah. So, so for the... So, remember the MEC TeleRx is only for preventative services. It doesn't c- cover like-

Speaker speaker_2: Oh!

Speaker speaker_1: ... hospital visits. Um, and then that's why you're allowed to, like, have that one and then the VIP Standard. But you're not allowed to have-

Speaker speaker_2: Oh, I see.

Speaker speaker_1: ... like medical plans, which would be like the VIP+ and then the VIP Standard because those are both like hospital. They both include the same services, but then the MEC is only for preventative and then the VIP is only for like your hospital visits and doctor visits. It doesn't cover like the preventative benefits that the MEC does.

Speaker speaker_2: Sorry, I understand now . Now it makes more sense.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Um, yeah. Okay. I did sign up for both. Oh, and then his wife is no longer, um, working at the moment. Um, is it okay if... 'Cause right now he has group accident and term, term life for, for both him and his wife. Is it, is it a good idea to, to just opt to, um, opt for employee only for the group accident and term life?

Speaker speaker_1: Well, that's, that's-

Speaker speaker_2: Now that his wife is not working.

Speaker speaker_1: That's totally his. Um, well, it's really just his option. I can't really say yes or no, but, um, it's really just a dependent. But it's whatever you guys want. I mean...

Speaker speaker_2: Yeah, so group accident, is that, is that... So, right now the group accident is employee plus spouse?

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: So, that means it's covering for him and his wife, right?

Speaker speaker_1: Give me one second. Let me go back.

Speaker speaker_4: ... everything sells out of stores. We're using that shoe. No. Wow. Hey, um, I'm the CEO of a company-

Speaker speaker_1: I believe so, but let me just verify, okay? Let me just verify.

Speaker speaker_2: Okay.

Speaker speaker_1: I really wish Jeff was here 'cause I really like... You know, Jeff's my... He's really...

Speaker speaker_2: Yeah. So it does mean that, 'cause, um, they're down as a dependent. And then it looks like-

Speaker speaker_1: Okay.

Speaker speaker_2: ... for the group accident, it says limited benefit group accident, only 24-hour insurance, hospital emergency room, physician office, emergen- emergency dental work, hospital admission, daily hospital confinement, intensive care unit, accidental death, dismemberment, ambulance and medical imaging.

Speaker speaker_4: I can't wait to watch anything I want on this TV without my brother.

Speaker speaker_2: Okay.

Speaker speaker_4: We got not just one, but six legit movie theater seats.

Speaker speaker_2: So...

Speaker speaker_4: That's the important part.

Speaker speaker_2: So, the, um, the group accident and term life-

Speaker speaker_4: Mm-hmm.

Speaker speaker_2: ... is the same... is the same cost for employee only versus employee plus spouse?

Speaker speaker_1: Let me verify. Okay.

Speaker speaker_4: Since the house is picky and we don't have time to paint, we covered up the dirty walls with giant bed sheets. Ever since movie theaters were known to-

Speaker speaker_1: So for employee and spouse, it's \$2.94 for the group accident, and for the term life for employee and spouse it's \$2.54.

Speaker speaker_4: Tell you my idea. Okay, well, what's your idea? I'm gonna turn this lame landing into a giant platform-

Speaker speaker_2: So if we switch... For group accidents, if we switch from employee plus spouse to employee only, will the cost go down from \$2.95 to a lower amount?

Speaker speaker_1: For which one? You said for group accident?

Speaker speaker_2: Uh, yeah.

Speaker speaker_4: One, two, three. You know I'm gonna need like 400-

Speaker speaker_1: And then which other one?

Speaker speaker_2: Uh, term life.

Speaker speaker_1: So term life is, um, for employee only is \$2.11. And then for group accident, it's \$2. The only thing is that, um, that plan... The plan that he has has vertical restriction. So that means that all dependents have to have the same plan.

Speaker speaker_4: I just found a cat! I just found Percy!

Speaker speaker_2: Oh, I see.

Speaker speaker_1: So if you change that, you would have to change all of them.

Speaker speaker_4: Make sure that my girlfriend does not climb up here because-

Speaker speaker_2: Oh, on all the other plans, like the, uh, short term-

Speaker speaker_1: Yeah.

Speaker speaker_2: ... disability...

Speaker speaker_1: So all of them from the employee-

Speaker speaker_2: BVF.

Speaker speaker_1: ... and spouse to employee only because of that restriction.

Speaker speaker_2: Oh, I see.

Speaker speaker_1: You could get rid of those two, but, um, you can't, like... You can't choose, like, employee and spouse for one plan and then just employee-

Speaker speaker_2: Okay.

Speaker speaker_1: ... for the other.

Speaker speaker_2: Okay. So group accident is-

Speaker speaker_1: The only one he was... Oh, I'm sorry. The only one that he was allowed to do that was the short term disability, and that's because only employees are eligible for that plan.

Speaker speaker_2: Oh, gotcha.

Speaker speaker_4: Jeff is putting out those documents.

Speaker speaker_1: Okay. So...

Speaker speaker_4: I'll be right back. Something is going wrong. Here.

Speaker speaker_2: Um, so the group accident, does it cover, like, like, accidents and stuff?

Speaker speaker_1: So-

Speaker speaker_2: Like injuries.

Speaker speaker_1: So 20-

Speaker speaker_2: When you have a 20-

Speaker speaker_1: So 24 hours group accident. Accidents can occur, happen any time, anywhere without warning and inspecting bills at all can be overwhelming. From a simple physician office visit to air, air ambulance transportation or intensive care admission due to an accidental injury, 24 hour accident insurance from APL may help provide important accident protection at a comp- protective cost. The coverage pays a benefit due to a covered accidental injury directly to you. Um, let me check to see what it covers specifically.

Speaker speaker_5: Okay.

Speaker speaker_1: And then were you talking about... You were talking about the group accident, right?

Speaker speaker_5: Yeah, the group accident.

Speaker speaker_1: Okay. So i- it covers what I went over earlier. So physician office, payables for medical treatment and physician's office for accidental injuries sustained in a covered accident. This must be the first treatment received for such accident injuries and occur within 30 days following the covered accident. The benefit is not payable if the hospital emergency room benefit is payable. And then it covers emergency dental work, hospital admission, daily hospital confinement, intensive care unit, accident death, um, payable for an accident body injury that results in the loss of life of a covered person within 90 days of the covered accident, dismemberment, ambulance, medical imaging.

Speaker speaker_5: Got it.

Speaker speaker_1: Yes, ma'am. Um, do you have any more questions?

Speaker speaker_5: Thank you. I think, um, I'm good for, for, for now. But, uh-

Speaker speaker_1: Okay.

Speaker speaker_5: ... thank you so much for your patience.

Speaker speaker_1: You're welcome. I hope you have a good day. Just remember, um, you may still experience one or two deductions with that dental plan, but no more than two, okay?

Speaker speaker_5: Got it. Okay, thank you.

Speaker speaker_1: Thank you. I hope you have a great day.

Speaker speaker_5: You too.

Speaker speaker_6: ■■.