

Transcript: Estefania

Acevedo-5317360085024768-5536730371506176

Full Transcript

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hi. Uh, good morning, Stephanie. Um, I'm calling, um... So I'm going to be a potential new employee for a staffing agency, and they, uh, referred me, um, to this line, um, to go over- Mm-hmm. ... benefits that were offered for, um, Clinical Resources Staffing. And, um, I just had a few questions about the plan, um, and just to see if this is supplemental, um, health insurance or if this is truly medical insurance offered? So it's limited plans. But yeah, I can go over, um, what it covers. I would have to get in your file. But it is a limited benefit plan. This is not major medical, okay? Um, you said you're with Clinical... Do you have that name? I'm sorry. Um, Clinical... Yeah, of course. It's Clinical Resources Staffing. Okay. Give me one second. Mm-hmm. And then what is the last four of your social? Uh, 0806. Okay. And that was 0806? Yes. Okay. How, how long have you been with them? Um, so I actually... Um, I'm... They're in the process of getting me onboarded. So I actually haven't officially started with, um... Gotcha. Yeah, but I'm basically like accepted the position and enrolled, and, um, she gave me the contact number for questions about the medical. Mm-hmm. Okay, yeah. Um, since I do have to notate your file, most likely I would have to create one, okay? Um, I do need like your full social, full address. Since we are the healthcare administration for different agencies around the nation, different agencies offers like different plans and stuff. Is that fine with you? Yeah. I mean, I called last week, and I did speak with someone briefly. Um, but she didn't ask me all these- Yeah, it was... Yeah, that was probably that was probably me. Um, but I do have to... Like, to give you detailed questions, I do have to, um, like notate your file and stuff, just in case you do call back and you get somebody else in the future. I see. Okay. Um, is there any way like before... I, I have... That's, that's fine, but just before I, like, give out my social over the phone and- Mm-hmm. ... and all of that. Um, the, the actual g- medical coverage is through American Life was what I was told prior? Yes. Yes. Yeah, so it depends though. It d- that's why I'm saying it depends on the plan that you select, 'cause they differ. They offer different plans. Depending on the one that you select depends on who your carrier is. If you get the NECs, that's from 90 Degrees. If you get the Insures or the VIPs, I'm not sure which one they offer. I would have to open the benefit guide. Um, that would be through APL. Yeah. Uh, the benefit guide that they... The benefit guide, um, the representative who I spoke to last week, they did send me that, and I did see like the difference between like the, like you said, the VIP. Mm-hmm. Um, and also they did mention in... Hold on. Let me pull it up. Sorry. Um, hello? Yeah, I'm here. I'm just pulling up here. Um... Okay. So StayHealthy plan or the VIP Classic, um, is StayHealthy plan under American Life? No, it's under 90 Degrees. That's a different carrier. So not all of them are through American Public Life. It depends on the plan that you select of who your carriers are. If you get the StayHealthy, that would be through 90 Degrees, not through American Public Life. Okay. And then I see one that says StayHealthy

MEC. Yeah. So the Stay- the NECs, the MECs are through 90 Degrees. That's the payer c-NEC, um, I don't know which one they offer 'cause I haven't opened the guide, but if it says StayHealthy NEC- Yes. ... um, that's 90 Degrees. If it says VIPs or the Insure Plus, that's through APL. Okay, so 90 Degrees is the name of the insurance company? No, of the carrier. For... It depends on which one. For the StayHealthy one. So for the StayHealthy, it's 90 Degrees. 90 Degrees is the name of the insurance, like Blue Cross Blue Shield? Correct. Mm-hmm. Okay, I... And this is, this is medical insurance? 'Cause on here, it, it... I think what was the confusion is that it looked like it was potentially supplemental. Um, 'cause it says this is not major medical insurance. So I think that's- It's not. It's limited. 'Cause I know like Blue Shield, they're major medicals. This is just a limited. Okay. Um, would there be a... like a provider list that you would be able to send me just to see like what... 'cause I think my hesitation is I'm so used to using major commercial that if I- Yeah. So I can give you, I can give you the... um, I can give you the number but that, that's why I wanted to create a file for you already 'cause to give you this information, I kinda do need to notate it in the file. That... No, that's fine. I'm just, I'm just trying to understand. My partner and I were looking at it. Mm-hmm. And, um, because this is like kind of very, very different insurance than I'm using- Mm-hmm. ... or used to the agency. Mm-hmm. Um, I, I just wanted to make sure that I understood, um, and then it mentio- Yeah. So- ... It menti- it mentioned on here that it was ACA compliant. Is that true? Well, let me check. So I have to open your guide. That's the thing 'cause like I said, we do administrate different agencies around the nation. Um, since I don't have anything pulled up, I'm not able to look at that guide. Um, but I can give you the number for the providers 'cause we don't have that list. We're just the healthcare administrators. But I can guide you of, uh, the website that you can go to as well as the phone number 'cause either way once you become active, if you do ever have questions as who the providers are, we would give you these two contact numbers or one site. Yeah. No. No problem. I- I admi-... I originally looked at the American Life and it did say it was ACA compliant, um, but I think there was just a little bit of confusion because I think I was gonna potentially, um, go like opt out of this and just try and apply for, um, regular health insurance online to see if I qualify. Um... Yeah, because they do auto-enroll. I'm looking right now. So, if you don't want to be enrolled, it is important that you do call to opt out before that 30-day window is up of you receiving your first check. Yeah. If not, they'll automatically enroll you into the Stay Healthy MEC, which is only a preventative plan that only covers like a physical, some vaccines, some screening, cancer screenings, um, but it doesn't cover any of your doctor visits if you get sick or if you go to the urgent care, emergency room, or surgeries. And it does require you to stay with a network. Um, so that's where that phone number that... of the providers that I would give to you is where it comes in handy 'cause you would have to contact that number to see what clinics and doctors take that insurance 'cause you do have to stay with a network with the Stay Healthy plan. Yeah, no. Of course. And I just, uh... This, this is not a plan like I've, I've, I've- Used to. ... familiar with in... at all in, in healthcare. I'm just like, "Whoa. What is this?" I've never heard of this. Yeah. Um- That's why I said. Like, um, the carriers really just depend on the plan that you get. If you get any of the two MECs, which is the Stay Healthy MEC, and I'm not sure if they... Let me try to see if I can open it, if they offer, um, the MEC Enhanced. But any of the MECs you would have to go through the network. And then, like, for the... Let me see if I can open it. Then for... Yeah, they offer the Stay Healthy MEC and the Stay Healthy MEC TeleRx. So for those two you do have to stay with a network and only use their clinics

and doctors to be covered. If you step out of the network, of course you won't be covered. And then for the VIP Classic, that one doesn't require you to stay with a network. You can be at a network. As long as the provider takes that insurance, then y- you, you can use it. Like I said, it's limited. They only pay... For the VIP Classic, they only pay a certain percentage towards that service. So like for surgery and hospital, it looks like they're covered \$500 per day, which means if your bill's like \$1,000, they'll cover \$500- Right. ... but you are responsible for the remaining \$500. So it's just limited, like, healthcare coverage. The, the one that it would cover more of like, uh, urgent care and stuff like that, um, would that be the Indemnity? Um, well, the VIP Classic is hospital, Indemnity. Yeah. The one that wouldn't cover that is the Stay Healthy TeleRx. The VIP Classic would and also the MEC Enhanced because the MEC Enhanced covers both your hospital, Indemnity, and your preventative. Then the VIP Classic only covers your hospital, Indemnity, and then the preventative Stay Healthy MEC TeleRx only covers your preventative services. It doesn't cover any hospital Indemnity visits. So for urgent care, the VIP Classic covers a flat fee of \$50 per day for a max of four days. And then for the MEC Enhanced, let's see. Urgent care. That one requires copays, so you're limited to four visits annually per person or 10 per family and you're required to make a copay of \$60. Oh, y-... It has to go through Tampa Family Health Center? For that one, um, it doesn't specifically tell me where you have to go through. You could, uh, contact that provider number and then go wherever it tells you to. But that one does require you to stay with a network and it requires copays. For like primary care visits, you would have to pay a \$10 copay. Specialty care visits, you would have to pay a \$50 copay. Urgent care visits, you will have to pay a \$60 copay. Um, but that one's for the MEC Enhanced. The other ones don't have copays. Okay. Okay. And then that one you just, since you said, ma'am, is, um, would cover like if I needed to go to an urgent care for a sick visit? Yes. Okay. And that is under 90 Degrees or American Life? That one, since you have, um, like two different... Since it offers both benefits, preventative and hospital indemnity, through your preventative care, it would be through 90 Degrees and through your hospital indemnity care, it would be A- APL. So, you have both carriers with the MEC Enhanced. Okay. Okay. And then when you said urgent care for \$50 a day, is that more so like, say I went to urgent care today and my bill was like 200, but it only covers a flat fee of 50? No. So, the copay is what you actually pay before you see the doctor. So, if you go for urgent care visits, you're gonna have to pay \$60, a \$60 copay for that visit. Uh-huh. So you would have to pay \$60. Um, and then you're limited to four visits annually per person or 10 per family. So, the copay is what you pay. Okay. And then they would cover the rest of the urgent care bill? Um, that would be something that you would have to actually ask the carrier. I believe if you stay in network, yes. But just to be on the safe side, I would ask the carrier. Which for that, it would be APL. Okay. Um, okay. And then kind of, I, I live in the state of Florida. Um, I don't know in your experience, do you see a lot of healthcare workers going with this insurance? I think my fear and my concern is- Mm-hmm. ... I'm gonna take on the insurance, and then if I need to go to an- Not find a provider. Yeah. Um, 'cause I mean, obviously the idea is not to be- It would be kind of hard- ... on the insurance. ... to say. Um, that's why I'd rather actually give you that provider number because before enrolling, you could call and see if like the places that you're, you live by are like anywhere near that take that insurance. Right. Yeah. Um, because with the healthcare administrators, we're limited to the amount of information that they provide- Sure. ... so I wouldn't be a- able to answer that question, but I can definitely give you the, the, um, phone number as well as the website.

Okay, let me write this down here and then, um, I know when we looked up last night, American Life, it did show online, um, ACA compliant, but it didn't know about the 90 Degrees, so. Oh, but since I am giving you all this information, I do have to create a file for me. Yeah, yeah. Because obviously- Yeah, no, that's fine. I have to notate everything that I give to you. Yeah, no that's, that's perfect. Just in case there's something to call back. Um- And then is it like 90 just nine zero or is it spelled out 90 Degrees? Yeah. Yeah. Nine zero and then Degree you would have to spell out which is D-E-G-R-E-E. And then if you have any- All right. ... specific questions prior to enrolling, I can also give you these two contact numbers. These would be questions like the one that you just answered th- of like, would they pay the entire bill? That would be something I would ask these two ladies 'cause they would actually be able to answer that question. Since like I said, we're just... I, I'm only really allowed to give you information that I see on the actual guide. I can't tell you yes or no. Um- Sure, sure, sure. No, I definitely understand. No problem. And you said, uh, can you spell that again, ma'am? You said it's 90 and then? Yeah. And then D-E-G-R-E-E. Like 90 Degrees? Okay. Correct. That would be through your preventative. So, anything regarding preventative care, like a physical, some vaccines and STD and cancer screening, the carrier is 90 Degrees. Then when it actually comes to your hospital indemnity services such as your urgent care, emergency room, hospital visits, doctor visits, the sick, that would be APL, which is American Public Life. And, um, for APL, the plan would be the VIP Classic and the MEC Enhanced. Let me see. Hold on one second. Let me see. And then for your preventative, it's 90 Degrees and those plans are the Stay Healthy MEC Tele RX and the MEC Enhanced, because since the Stay Healthy MEC Enhanced offers preventative and hospital indemnity, you get two different carriers. For your preventative care, it's through 90 Degrees and through your hospital indemnity is APL. And then the other- So it's two separate, are you saying two separate coverages, essentially? No. Okay. No. For the Stay Healthy MEC Enhanced, that's only one plan, but that's the only medical plan that they offer that covers preventative and hospital indemnity. So that's why you have two different carriers. For prev- Okay. For preventative, it's 90 Degrees. And for your H- I mean like hospital indemnity, it's, um, American Public Life. Then the other two plans that they offer being the Stay Healthy MEC Tele RX. The Stay Healthy Plan is only 90 Degrees and then the VIP Classic, which is only hospital indemnity is only APL. The only one that would have both of them is the MEC Enhanced, the one that says enhanced. It probably makes the most sense like if you're needing both just to be on the safe side to do the Stay Healthy MEC Enhanced. Mm-hmm. For both of those and... Hospital indemnity. Correct. And the only differences between the MEC Enhanced and the other two is that that one requires you to pay copays.... the other two, like the VIP Classic doesn't, nor the MEC Telarefs, which is the Stay Healthy. But I believe since you're getting both coverage, definitely you might have to pay copays. But I may be wrong, but I just know that for sure, that for the MEC Enhanced, since it offers preventative and hospital indemnity, they do require you to make copays for those visits, which for primary care it's \$10. Specialty care visit, it would be \$50 per visit. Urgent care, it would be \$60 copay per visit. And you're limited to four visits annually per person or 10 per family. Okay. And then, this, you said for the phone numbers you're gonna give me, would this be a better question to ask if the Stay Healthy, MEC Enhanced- Enhanced, yes. ... if ACA, is, if it's ACA compliant? Yes. Yes, they would be able to answer that. As well as if certain services are covered or not. Okay. Perfect, okay. And then also I would ask them what you asked me earlier, that once you pay the copay, if they would

pay for the remaining balance. That would be something you would ask them as well. Okay. Perfect, perfect. Thank you, um- And then let, let me know when you're ready for those two numbers, 'cause it's two different ladies. Yeah. If the first one doesn't answer, I would call the second one. And if they don't answer, I would also leave a voice message, 'cause they're really good at listening in on their voice messages. Okay. Perfect. Um, the first number is gonna be 601-936-3290. Again, 601-936-3290 and it's Delicia, which is D as in dog, E as in echo, L as in loud, I as in ice- Mm-hmm. ... C as in cat, I as in ice, A as in alpha. Okay. And then the second number, it starts the same, it just ends in 3287. So 601- Okay. ... 936-3287. And that's Sandra, S as in Sam, A as in alpha, N as in Nancy, D as in dog, R as in Romeo, A as in alpha. So those two numbers you could call with questions prior to enrolling when it comes to the MEC Enhanced, as well as for the VIP Classic. Then if you have questions regarding the Stay Healthy plan, which is only a preventative plan, not hospital indemnity whatsoever, you would call 90 Degrees. And I have their number also if you want it. Oh, for the 90 Degrees and the APL? Yeah. So, um, APL I already gave you. If you have questions regarding like, the urgent care emergency room side of it, that would be the numbers I just gave you. Okay. If you have some questions re- regarding your Stay Healthy MEC Telarefs, which is only a preventative plan, you would have to call 90 Degrees. And that's 800-833-4296 option one. Option one, and that's for 90 Degrees. So if I have a question- And that's just for questions. Correct. And that's just questions specifically regarding, like the plans, like if a certain thing is covered or once, um, you make the copay, if they would cover the rest, stuff like that. If you have, if you wanna know who the carrier, who the providers are, I'm sorry, you would have to, um, go to the website or contact the number that I can give to you as well. 'Cause I know some people in the past that I have spoken to only like using certain doctors or only wanna use their doctor- Right. ... and they won't enroll if their doctor is not within the network, 'cause they know they won't have any coverage. But, um, I can give you that number also, just in case you're wondering if there's providers around you that take this insurance. And this is for 90 Degrees, ma'am? Uh, this is for both of them. For both? Oh, perfect. Mm-hmm. Okay. Yes. You can go ahead. The provider is... Phone number is 800-457-1403. That's the number that you would call to find the provider. And then for your VIP Classic, that one's the only plan that doesn't require you to only use a, their providers and clinics, as long as the carrier accepts that insurance. Then the other two that say MEC, like the Enhanced and the Telarefs, do require you to stay with a network. So that, that number that I just gave you would be the number that you would call if you were to enroll. Okay. And I have a website also, um, that I could give to you. But I, I think it would be easier if you called, 'cause I think the website can be a little tricky. But I can also give you the website if you want it. Sure, sure. Okay. And that's C as in cat, L as in loud, A as in alpha, R as in Romeo, I as in ice cream, T as in Tom, E as in echo, V as in victor.com. That's C-L-A-R-I-T-E-V.com? Yep. Yes, ma'am. Okay. Okay. Well, um, this is great. Thank you so much for all the information. I'll definitely reach out and see, um..... a little bit more about the providers and if they're ACA compliant, um, and then definitely go from there. Then you said I can call back this number if I do- Yes. ... want to opt out. Opt out. Yes. Um, I was also gonna tell you that, uh, I wasn't sure if you're aware, but it is important that you know for sure which one you want to be enrolled into once you enroll, um, because all of their medical plans, the VIP, the two MECs, as well as dental, vision, term life, critical illness group accident, they're under a IRS regulation, that's called Section 125, which means you can pay these plans with pre-tax dollars. However, if

you do enroll y- they give you 30 days from the day that you receive your first check to either cancel these plans or make changes to the plans. Once those 30 days are up, if you do decide to cancel them and it's under that IRS regulation, they're gonna tell you that you have to wait till the next open, company open enrollment to make those changes or cancellations which is not till the month of July, up until August. It looks like last year was between July 15 up until August 31st. There's a possibility that the ch- the dates might change but- Mm-hmm. ... it's definitely held in July. So if you do enroll and later on want to cancel after your 30-day mark, they're gonna tell you, "Unfortunately, since it's under Section 125, which is a IRS regulation, you have to wait till the month of August to call and give us-" Mm-hmm. "... a call letting us know that you want to cancel it." Since it's under that restriction that allows you to pay with pre-tax dollars, they put that regulation to it. So you're kind of like stuck with it until the next company open enrollment. Yep. Well, no, that's good information to know, thank you so much for, for clarifying that. Um- And then, so I do have to notate your file. Yeah, yeah. Um, can I go ahead and create that for you? Yes, no problem. And then once you call, since you're already gonna be in our system, whenever you call back if you do decide to opt out or enroll, the only thing you're gonna have to give is the name of your staffing agency and then the last four of your Social. Of course, you're gonna have to verify your date of birth and address but that's it. Okay? Okay. Perfect, no problem at all. All right. And then I'm ready for your Social. It's 593- I'm sorry, my- ... 78- Did you say 553? Um, uh, no, it's, um, uh, 593. Okay. And then it's 780806. Okay, thank you, and then your first and last name. Um, first name's Nicole, um, without the H. Okay. And then my last name is spelled, um, it's spelled I-N-F-C-O. And that was with Clinical Staff Resources, right? Um, I think it's C- Clinical, um... I know I want to say the same thing. They go by Clinical Resources Staffing. Let me make sure because I have to... Okay, yeah, it's just flipped backwards. Yeah. We have it- I know. ... Clinical Staff Resources. It sounds kind of weird at the end. Yeah. Yeah. Had to make sure because we do administrate different agencies and it's important that you always have the right staffing agency. Yes. Yeah. Okay, and then, um, your address please. It's, uh, 1701 North Lois Avenue and that's apartment 235 and that's Tampa, Florida, 33607. And that was like L-E-W-I-S, Lewis? Oh, um, no, the... It's the street, it's, uh, L-O-I-S, uh, Lois. Oh, okay, L-O-I-S avenue, apartment 235, Tampa, Florida. What was that ZIP code? Um, 33607. Thank you. Sure. And then your date of birth. Uh, 12/9/85. And then is this a good contact number, the 813-919-9761? Mm-hmm. Yes, that's my cell phone. Would you like to add a secondary? It's optional. Uh, no, ma'am. And then what's a good email address? Um, you can use, uh, cole, um, it's, uh, spelled C-O-L-E, nurse32@outlook.com. Okay, thank you. All right, and then, um, I don't know if... I was gonna tell you that if you wanted, we can go ahead and opt you out of the auto enrollment if you... This wouldn't affect your enrollment or anything. It would just take you out of the auto enrollment just in case you do forget. I can go ahead and do that or you can just call and do it later if you want. It's your choice still. And then if I do decide- And then if I do decide to- Yeah, you can grab it. ... I can call back and just opt in if I do decide on one of these plans? Yeah. Yes, ma'am. So if you do decide to, um, get that plan which is only the preventative one, you can select it as long as you call within those 30 days, of course, of receiving your first check. You can enroll into any of the plans. That would just take you out of the auto enrollment. They wouldn't automatically enroll you into that particular plan if you forget to enroll. You know, that's probably a good idea. Um, I can go ahead and do that for now and then- Mm-hmm. ... if I decide to like unenroll, I'll just unenroll. Yes. You can

definitely, correct. Perfect. Yeah. That would just stop the auto-enrollment 'cause in the past there has been people that- that think about it and then I think they forget to- Yes. With ... opt out and then they get enrolled. ... the refund, everything. Yes. Yes. And then unfortunately we don't really- we don't do refunds so we can't get their money back 'cause they do get total. Yes. Um, but I went ahead and opted you out from the auto-enrollment. Like I said, they give you 30 days from the day that you receive your first check to enroll into any of the plans. After those 30 days, if you miss the 30-day period, you would have to wait within the next company open enrollment which for them is in July. Perfect. Okay. Perfect. Mm-hmm. And then if you have any questions, you're welcome to give us a call and we can go over all the plans again if you do wish to enroll. Just remember that for the MEC Enhanced, that one requires you to stay with the network and it requires copays. The IP Classic is only a hospital indemnity plan so it doesn't cover any preventative visits but it doesn't require you to stay within network. And then the Stay Healthy Plan, you do have to stay within network, but it only covers preventative. No hospital visits or doctor visits or none of that. Do you happen to have ma'am in front of you and it may be in the guide that, um, was sent to me, but for the Stay Healthy MEC Enhanced, for just- it would just be for myself, not for family or a spouse, um, how much that would be for per paycheck? So that one's \$42.75. The Stay Healthy MEC Enhanced. Um, if you want, I can go over all the plans with you. Let's see. Um, you know what? I- I'll definitely go back and take a look. I do appreciate it. I think I'll reach out to the phone numbers that you gave me for, um, Sandra and Alicia, um, just to see if- if 90 degrees is ACA compliant. Um... Gotcha. Okay. Yeah. Yeah. But no, I appreciate so much all your time. And forgive me, um, what was your name again? My name is Stephanie. Stephanie. Okay. Stephanie, you've been so wonderful. Thank you so much. You're welcome. I hope you have a great day. You too. Thank you, ma'am. Thank you. Um... Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker_1: Hi. Uh, good morning, Stephanie. Um, I'm calling, um... So I'm going to be a potential new employee for a staffing agency, and they, uh, referred me, um, to this line, um, to go over-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... benefits that were offered for, um, Clinical Resources Staffing. And, um, I just had a few questions about the plan, um, and just to see if this is supplemental, um, health insurance or if this is truly medical insurance offered?

Speaker speaker_0: So it's limited plans. But yeah, I can go over, um, what it covers. I would have to get in your file. But it is a limited benefit plan. This is not major medical, okay? Um, you said you're with Clinical... Do you have that name? I'm sorry.

Speaker speaker_1: Um, Clinical... Yeah, of course. It's Clinical Resources Staffing.

Speaker speaker_0: Okay. Give me one second.

Speaker speaker_1: Mm-hmm.

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

Speaker speaker_1: Uh, 0806.

Speaker speaker_0: Okay. And that was 0806?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. How, how long have you been with them?

Speaker speaker_1: Um, so I actually... Um, I'm... They're in the process of getting me onboarded. So I actually haven't officially started with, um...

Speaker speaker_0: Gotcha.

Speaker speaker_1: Yeah, but I'm basically like accepted the position and enrolled, and, um, she gave me the contact number for questions about the medical.

Speaker speaker_0: Mm-hmm. Okay, yeah. Um, since I do have to notate your file, most likely I would have to create one, okay? Um, I do need like your full social, full address. Since we are the healthcare administration for different agencies around the nation, different agencies offers like different plans and stuff. Is that fine with you?

Speaker speaker_1: Yeah. I mean, I called last week, and I did speak with someone briefly. Um, but she didn't ask me all these-

Speaker speaker_0: Yeah, it was... Yeah, that was probably that was probably me. Um, but I do have to... Like, to give you detailed questions, I do have to, um, like notate your file and stuff, just in case you do call back and you get somebody else in the future.

Speaker speaker_1: I see. Okay. Um, is there any way like before... I, I have... That's, that's fine, but just before I, like, give out my social over the phone and-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... and all of that. Um, the, the actual g- medical coverage is through American Life was what I was told prior?

Speaker speaker_0: Yes. Yes. Yeah, so it depends though. It d- that's why I'm saying it depends on the plan that you select, 'cause they differ. They offer different plans. Depending on the one that you select depends on who your carrier is. If you get the NECs, that's from 90 Degrees. If you get the Insures or the VIPs, I'm not sure which one they offer. I would have to open the benefit guide. Um, that would be through APL.

Speaker speaker_1: Yeah. Uh, the benefit guide that they... The benefit guide, um, the representative who I spoke to last week, they did send me that, and I did see like the difference between like the, like you said, the VIP.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Um, and also they did mention in... Hold on. Let me pull it up. Sorry.

Speaker speaker_0: Um, hello?

Speaker speaker_1: Yeah, I'm here. I'm just pulling up here. Um... Okay. So StayHealthy plan or the VIP Classic, um, is StayHealthy plan under American Life?

Speaker speaker_0: No, it's under 90 Degrees. That's a different carrier. So not all of them are through American Public Life. It depends on the plan that you select of who your carriers are. If you get the StayHealthy, that would be through 90 Degrees, not through American Public Life.

Speaker speaker_1: Okay. And then I see one that says StayHealthy MEC.

Speaker speaker_0: Yeah. So the Stay- the NECs, the MECs are through 90 Degrees.

Speaker speaker_1: That's the payer c-

Speaker speaker_0: NEC, um, I don't know which one they offer 'cause I haven't opened the guide, but if it says StayHealthy NEC-

Speaker speaker_1: Yes.

Speaker speaker_0: ... um, that's 90 Degrees. If it says VIPs or the Insure Plus, that's through APL.

Speaker speaker_1: Okay, so 90 Degrees is the name of the insurance company?

Speaker speaker_0: No, of the carrier. For... It depends on which one. For the StayHealthy one. So for the StayHealthy, it's 90 Degrees.

Speaker speaker_1: 90 Degrees is the name of the insurance, like Blue Cross Blue Shield?

Speaker speaker_0: Correct. Mm-hmm.

Speaker speaker_1: Okay, I... And this is, this is medical insurance? 'Cause on here, it, it... I think what was the confusion is that it looked like it was potentially supplemental. Um, 'cause it says this is not major medical insurance. So I think that's-

Speaker speaker_0: It's not. It's limited. 'Cause I know like Blue Shield, they're major medicals. This is just a limited.

Speaker speaker_1: Okay. Um, would there be a... like a provider list that you would be able to send me just to see like what... 'cause I think my hesitation is I'm so used to using major commercial that if I-

Speaker speaker_0: Yeah. So I can give you, I can give you the... um, I can give you the number but that, that's why I wanted to create a file for you already 'cause to give you this information, I kinda do need to notate it in the file.

Speaker speaker_1: That... No, that's fine. I'm just, I'm just trying to understand. My partner and I were looking at it.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And, um, because this is like kind of very, very different insurance than I'm using-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... or used to the agency.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Um, I, I just wanted to make sure that I understood, um, and then it mentio-

Speaker speaker_0: Yeah. So-

Speaker speaker_1: ... It menti- it mentioned on here that it was ACA compliant. Is that true?

Speaker speaker_0: Well, let me check. So I have to open your guide. That's the thing 'cause like I said, we do administrate different agencies around the nation. Um, since I don't have anything pulled up, I'm not able to look at that guide. Um, but I can give you the number for the providers 'cause we don't have that list. We're just the healthcare administrators. But I can guide you of, uh, the website that you can go to as well as the phone number 'cause either way once you become active, if you do ever have questions as who the providers are, we would give you these two contact numbers or one site.

Speaker speaker_1: Yeah. No. No problem. I- I admi-... I originally looked at the American Life and it did say it was ACA compliant, um, but I think there was just a little bit of confusion because I think I was gonna potentially, um, go like opt out of this and just try and apply for, um, regular health insurance online to see if I qualify. Um...

Speaker speaker_0: Yeah, because they do auto-enroll. I'm looking right now. So, if you don't want to be enrolled, it is important that you do call to opt out before that 30-day window is up of you receiving your first check.

Speaker speaker_1: Yeah.

Speaker speaker_0: If not, they'll automatically enroll you into the Stay Healthy MEC, which is only a preventative plan that only covers like a physical, some vaccines, some screening, cancer screenings, um, but it doesn't cover any of your doctor visits if you get sick or if you go to the urgent care, emergency room, or surgeries. And it does require you to stay with a network. Um, so that's where that phone number that... of the providers that I would give to you is where it comes in handy 'cause you would have to contact that number to see what clinics and doctors take that insurance 'cause you do have to stay with a network with the Stay Healthy plan.

Speaker speaker_1: Yeah, no. Of course. And I just, uh... This, this is not a plan like I've, I've, I've-

Speaker speaker_0: Used to.

Speaker speaker_1: ... familiar with in... at all in, in healthcare. I'm just like, "Whoa. What is this?" I've never heard of this.

Speaker speaker_0: Yeah.

Speaker speaker_1: Um-

Speaker speaker_0: That's why I said. Like, um, the carriers really just depend on the plan that you get. If you get any of the two MECs, which is the Stay Healthy MEC, and I'm not sure if they... Let me try to see if I can open it, if they offer, um, the MEC Enhanced. But any of the MECs you would have to go through the network. And then, like, for the... Let me see if I can open it. Then for... Yeah, they offer the Stay Healthy MEC and the Stay Healthy MEC TeleRx. So for those two you do have to stay with a network and only use their clinics and doctors to be covered. If you step out of the network, of course you won't be covered. And then for the VIP Classic, that one doesn't require you to stay with a network. You can be at a network. As long as the provider takes that insurance, then y- you, you can use it. Like I said, it's limited. They only pay... For the VIP Classic, they only pay a certain percentage towards that service. So like for surgery and hospital, it looks like they're covered \$500 per day, which means if your bill's like \$1,000, they'll cover \$500-

Speaker speaker_1: Right.

Speaker speaker_0: ... but you are responsible for the remaining \$500. So it's just limited, like, healthcare coverage.

Speaker speaker_1: The, the one that it would cover more of like, uh, urgent care and stuff like that, um, would that be the Indemity?

Speaker speaker_0: Um, well, the VIP Classic is hospital, Indemity. Yeah. The one that wouldn't cover that is the Stay Healthy TeleRx. The VIP Classic would and also the MEC Enhanced because the MEC Enhanced covers both your hospital, Indemity, and your preventative. Then the VIP Classic only covers your hospital, Indemity, and then the preventative Stay Healthy MEC TeleRx only covers your preventative services. It doesn't cover any hospital Indemity visits. So for urgent care, the VIP Classic covers a flat fee of \$50 per day for a max of four days. And then for the MEC Enhanced, let's see. Urgent care. That one requires copays, so you're limited to four visits annually per person or 10 per family and you're required to make a copay of \$60.

Speaker speaker_1: Oh, y-... It has to go through Tampa Family Health Center?

Speaker speaker_0: For that one, um, it doesn't specifically tell me where you have to go through. You could, uh, contact that provider number and then go wherever it tells you to. But that one does require you to stay with a network and it requires copays. For like primary care visits, you would have to pay a \$10 copay. Specialty care visits, you would have to pay a \$50 copay. Urgent care visits, you will have to pay a \$60 copay. Um, but that one's for the MEC Enhanced. The other ones don't have copays.

Speaker speaker_1: Okay. Okay. And then that one you just, since you said, ma'am, is, um, would cover like if I needed to go to an urgent care for a sick visit?

Speaker speaker_0: Yes.

Speaker speaker_1: Okay. And that is under 90 Degrees or American Life?

Speaker speaker_0: That one, since you have, um, like two different... Since it offers both benefits, preventative and hospital indemnity, through your preventative care, it would be through 90 Degrees and through your hospital indemnity care, it would be A- APL. So, you have both carriers with the MEC Enhanced.

Speaker speaker_1: Okay. Okay. And then when you said urgent care for \$50 a day, is that more so like, say I went to urgent care today and my bill was like 200, but it only covers a flat fee of 50?

Speaker speaker_0: No. So, the copay is what you actually pay before you see the doctor. So, if you go for urgent care visits, you're gonna have to pay \$60, a \$60 copay for that visit.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: So you would have to pay \$60. Um, and then you're limited to four visits annually per person or 10 per family. So, the copay is what you pay.

Speaker speaker_1: Okay. And then they would cover the rest of the urgent care bill?

Speaker speaker_0: Um, that would be something that you would have to actually ask the carrier. I believe if you stay in network, yes. But just to be on the safe side, I would ask the carrier. Which for that, it would be APL.

Speaker speaker_1: Okay. Um, okay. And then kind of, I, I live in the state of Florida. Um, I don't know in your experience, do you see a lot of healthcare workers going with this insurance? I think my fear and my concern is-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... I'm gonna take on the insurance, and then if I need to go to an-

Speaker speaker_0: Not find a provider.

Speaker speaker_1: Yeah. Um, 'cause I mean, obviously the idea is not to be-

Speaker speaker_0: It would be kind of hard-

Speaker speaker_1: ... on the insurance.

Speaker speaker_0: ... to say. Um, that's why I'd rather actually give you that provider number because before enrolling, you could call and see if like the places that you're, you live by are like anywhere near that take that insurance.

Speaker speaker_1: Right. Yeah.

Speaker speaker_0: Um, because with the healthcare administrators, we're limited to the amount of information that they provide-

Speaker speaker_1: Sure.

Speaker speaker_0: ... so I wouldn't be a- able to answer that question, but I can definitely give you the, the, um, phone number as well as the website.

Speaker speaker_1: Okay, let me write this down here and then, um, I know when we looked up last night, American Life, it did show online, um, ACA compliant, but it didn't know about the 90 Degrees, so.

Speaker speaker_0: Oh, but since I am giving you all this information, I do have to create a file for me.

Speaker speaker_1: Yeah, yeah.

Speaker speaker_0: Because obviously-

Speaker speaker_1: Yeah, no, that's fine.

Speaker speaker_0: I have to notate everything that I give to you.

Speaker speaker_1: Yeah, no that's, that's perfect.

Speaker speaker_0: Just in case there's something to call back. Um-

Speaker speaker_1: And then is it like 90 just nine zero or is it spelled out 90 Degrees?

Speaker speaker_0: Yeah. Yeah. Nine zero and then Degree you would have to spell out which is D-E-G-R-E-E. And then if you have any-

Speaker speaker_1: All right.

Speaker speaker_0: ... specific questions prior to enrolling, I can also give you these two contact numbers. These would be questions like the one that you just answered th- of like, would they pay the entire bill? That would be something I would ask these two ladies 'cause they would actually be able to answer that question. Since like I said, we're just... I, I'm only really allowed to give you information that I see on the actual guide. I can't tell you yes or no. Um-

Speaker speaker_1: Sure, sure, sure. No, I definitely understand. No problem. And you said, uh, can you spell that again, ma'am? You said it's 90 and then?

Speaker speaker_0: Yeah. And then D-E-G-R-E-E.

Speaker speaker_1: Like 90 Degrees? Okay.

Speaker speaker_0: Correct. That would be through your preventative. So, anything regarding preventative care, like a physical, some vaccines and STD and cancer screening, the carrier is 90 Degrees. Then when it actually comes to your hospital indemnity services such as your urgent care, emergency room, hospital visits, doctor visits, the sick, that would be APL, which is American Public Life. And, um, for APL, the plan would be the VIP Classic and the MEC Enhanced.

Speaker speaker_1: Let me see. Hold on one second. Let me see.

Speaker speaker_0: And then for your preventative, it's 90 Degrees and those plans are the Stay Healthy MEC Tele RX and the MEC Enhanced, because since the Stay Healthy MEC Enhanced offers preventative and hospital indemnity, you get two different carriers. For your preventative care, it's through 90 Degrees and through your hospital indemnity is APL. And then the other-

Speaker speaker_1: So it's two separate, are you saying two separate coverages, essentially?

Speaker speaker_0: No.

Speaker speaker_1: Okay.

Speaker speaker_0: No. For the Stay Healthy MEC Enhanced, that's only one plan, but that's the only medical plan that they offer that covers preventative and hospital indemnity. So that's why you have two different carriers. For prev-

Speaker speaker_1: Okay.

Speaker speaker_0: For preventative, it's 90 Degrees. And for your H- I mean like hospital indemnity, it's, um, American Public Life. Then the other two plans that they offer being the Stay Healthy MEC Tele RX. The Stay Healthy Plan is only 90 Degrees and then the VIP Classic, which is only hospital indemnity is only APL. The only one that would have both of them is the MEC Enhanced, the one that says enhanced.

Speaker speaker_1: It probably makes the most sense like if you're needing both just to be on the safe side to do the Stay Healthy MEC Enhanced.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: For both of those and...

Speaker speaker_0: Hospital indemnity. Correct. And the only differences between the MEC Enhanced and the other two is that that one requires you to pay copays.... the other two, like the VIP Classic doesn't, nor the MEC Telarefs, which is the Stay Healthy. But I believe since you're getting both coverage, definitely you might have to pay copays. But I may be wrong, but I just know that for sure, that for the MEC Enhanced, since it offers preventative and hospital indemnity, they do require you to make copays for those visits, which for primary care it's \$10. Specialty care visit, it would be \$50 per visit. Urgent care, it would be \$60 copay per visit. And you're limited to four visits annually per person or 10 per family.

Speaker speaker_1: Okay. And then, this, you said for the phone numbers you're gonna give me, would this be a better question to ask if the Stay Healthy, MEC Enhanced-

Speaker speaker_0: Enhanced, yes.

Speaker speaker_1: ... if ACA, is, if it's ACA compliant?

Speaker speaker_0: Yes. Yes, they would be able to answer that. As well as if certain services are covered or not.

Speaker speaker_1: Okay. Perfect, okay.

Speaker speaker_0: And then also I would ask them what you asked me earlier, that once you pay the copay, if they would pay for the remaining balance. That would be something you would ask them as well.

Speaker speaker_1: Okay. Perfect, perfect. Thank you, um-

Speaker speaker_0: And then let, let me know when you're ready for those two numbers, 'cause it's two different ladies.

Speaker speaker_1: Yeah.

Speaker speaker_0: If the first one doesn't answer, I would call the second one. And if they don't answer, I would also leave a voice message, 'cause they're really good at listening in on their voice messages.

Speaker speaker_1: Okay. Perfect.

Speaker speaker_0: Um, the first number is gonna be 601-936-3290. Again, 601-936-3290 and it's Delicia, which is D as in dog, E as in echo, L as in loud, I as in ice-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... C as in cat, I as in ice, A as in alpha.

Speaker speaker_1: Okay.

Speaker speaker_0: And then the second number, it starts the same, it just ends in 3287. So 601-

Speaker speaker_1: Okay.

Speaker speaker_0: ... 936-3287. And that's Sandra, S as in Sam, A as in alpha, N as in Nancy, D as in dog, R as in Romeo, A as in alpha. So those two numbers you could call with questions prior to enrolling when it comes to the MEC Enhanced, as well as for the VIP Classic. Then if you have questions regarding the Stay Healthy plan, which is only a preventative plan, not hospital indemnity whatsoever, you would call 90 Degrees. And I have their number also if you want it.

Speaker speaker_1: Oh, for the 90 Degrees and the APL?

Speaker speaker_0: Yeah. So, um, APL I already gave you. If you have questions regarding like, the urgent care emergency room side of it, that would be the numbers I just gave you.

Speaker speaker_1: Okay.

Speaker speaker_0: If you have some questions re- regarding your Stay Healthy MEC Telarefs, which is only a preventative plan, you would have to call 90 Degrees. And that's 800-833-4296 option one.

Speaker speaker_1: Option one, and that's for 90 Degrees. So if I have a question-

Speaker speaker_0: And that's just for questions. Correct. And that's just questions specifically regarding, like the plans, like if a certain thing is covered or once, um, you make the copay, if they would cover the rest, stuff like that. If you have, if you wanna know who the carrier, who the providers are, I'm sorry, you would have to, um, go to the website or contact the number that I can give to you as well. 'Cause I know some people in the past that I have spoken to only like using certain doctors or only wanna use their doctor-

Speaker speaker_1: Right.

Speaker speaker_0: ... and they won't enroll if their doctor is not within the network, 'cause they know they won't have any coverage. But, um, I can give you that number also, just in case you're wondering if there's providers around you that take this insurance.

Speaker speaker_1: And this is for 90 Degrees, ma'am?

Speaker speaker_0: Uh, this is for both of them.

Speaker speaker_1: For both? Oh, perfect.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Okay. Yes. You can go ahead.

Speaker speaker_0: The provider is... Phone number is 800-457-1403. That's the number that you would call to find the provider. And then for your VIP Classic, that one's the only plan that doesn't require you to only use a, their providers and clinics, as long as the carrier accepts that insurance. Then the other two that say MEC, like the Enhanced and the Telarefs, do require you to stay with a network. So that, that number that I just gave you would be the number that you would call if you were to enroll.

Speaker speaker_1: Okay.

Speaker speaker_0: And I have a website also, um, that I could give to you. But I, I think it would be easier if you called, 'cause I think the website can be a little tricky. But I can also give you the website if you want it.

Speaker speaker_1: Sure, sure. Okay.

Speaker speaker_0: And that's C as in cat, L as in loud, A as in alpha, R as in Romeo, I as in ice cream, T as in Tom, E as in echo, V as in victor.com.

Speaker speaker_1: That's C-L-A-R-I-T-E-V.com?

Speaker speaker_0: Yep. Yes, ma'am.

Speaker speaker_1: Okay. Okay. Well, um, this is great. Thank you so much for all the information. I'll definitely reach out and see, um..... a little bit more about the providers and if they're ACA compliant, um, and then definitely go from there. Then you said I can call back this number if I do-

Speaker speaker_0: Yes.

Speaker speaker_1: ... want to opt out.

Speaker speaker_0: Opt out. Yes. Um, I was also gonna tell you that, uh, I wasn't sure if you're aware, but it is important that you know for sure which one you want to be enrolled into once you enroll, um, because all of their medical plans, the VIP, the two MECs, as well as dental, vision, term life, critical illness group accident, they're under a IRS regulation, that's called Section 125, which means you can pay these plans with pre-tax dollars. However, if you do enroll y- they give you 30 days from the day that you receive your first check to either cancel these plans or make changes to the plans. Once those 30 days are up, if you do decide to cancel them and it's under that IRS regulation, they're gonna tell you that you have to wait till the next open, company open enrollment to make those changes or cancellations which is not till the month of July, up until August. It looks like last year was between July 15 up until August 31st. There's a possibility that the ch- the dates might change but-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... it's definitely held in July. So if you do enroll and later on want to cancel after your 30-day mark, they're gonna tell you, "Unfortunately, since it's under Section 125, which is a IRS regulation, you have to wait till the month of August to call and give us-"

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: "... a call letting us know that you want to cancel it." Since it's under that restriction that allows you to pay with pre-tax dollars, they put that regulation to it. So you're kind of like stuck with it until the next company open enrollment.

Speaker speaker_1: Yep. Well, no, that's good information to know, thank you so much for, for clarifying that. Um-

Speaker speaker_0: And then, so I do have to notate your file.

Speaker speaker_1: Yeah, yeah.

Speaker speaker_0: Um, can I go ahead and create that for you?

Speaker speaker_1: Yes, no problem.

Speaker speaker_0: And then once you call, since you're already gonna be in our system, whenever you call back if you do decide to opt out or enroll, the only thing you're gonna have to give is the name of your staffing agency and then the last four of your Social. Of course, you're gonna have to verify your date of birth and address but that's it. Okay?

Speaker speaker_1: Okay. Perfect, no problem at all.

Speaker speaker_0: All right. And then I'm ready for your Social.

Speaker speaker_1: It's 593-

Speaker speaker_0: I'm sorry, my-

Speaker speaker_1: ... 78-

Speaker speaker_0: Did you say 553?

Speaker speaker_1: Um, uh, no, it's, um, uh, 593.

Speaker speaker_0: Okay.

Speaker speaker_1: And then it's 780806.

Speaker speaker_0: Okay, thank you, and then your first and last name.

Speaker speaker_1: Um, first name's Nicole, um, without the H.

Speaker speaker_0: Okay.

Speaker speaker_1: And then my last name is spelled, um, it's spelled I-N-F-C-O.

Speaker speaker_0: And that was with Clinical Staff Resources, right?

Speaker speaker_1: Um, I think it's C- Clinical, um... I know I want to say the same thing. They go by Clinical Resources Staffing.

Speaker speaker_0: Let me make sure because I have to... Okay, yeah, it's just flipped backwards.

Speaker speaker_1: Yeah.

Speaker speaker_0: We have it-

Speaker speaker_1: I know.

Speaker speaker_0: ... Clinical Staff Resources.

Speaker speaker_1: It sounds kind of weird at the end. Yeah.

Speaker speaker_0: Yeah. Had to make sure because we do administrate different agencies and it's important that you always have the right staffing agency.

Speaker speaker_1: Yes. Yeah.

Speaker speaker_0: Okay, and then, um, your address please.

Speaker speaker_1: It's, uh, 1701 North Lois Avenue and that's apartment 235 and that's Tampa, Florida, 33607.

Speaker speaker_0: And that was like L-E-W-I-S, Lewis?

Speaker speaker_1: Oh, um, no, the... It's the street, it's, uh, L-O-I-S, uh, Lois.

Speaker speaker_0: Oh, okay, L-O-I-S avenue, apartment 235, Tampa, Florida. What was that ZIP code?

Speaker speaker_1: Um, 33607.

Speaker speaker_0: Thank you.

Speaker speaker_1: Sure.

Speaker speaker_0: And then your date of birth.

Speaker speaker_1: Uh, 12/9/'85.

Speaker speaker_0: And then is this a good contact number, the 813-919-9761?

Speaker speaker_1: Mm-hmm. Yes, that's my cell phone.

Speaker speaker_0: Would you like to add a secondary? It's optional.

Speaker speaker_1: Uh, no, ma'am.

Speaker speaker_0: And then what's a good email address?

Speaker speaker_1: Um, you can use, uh, cole, um, it's, uh, spelled C-O-L-E, nurse32@outlook.com.

Speaker speaker_0: Okay, thank you. All right, and then, um, I don't know if... I was gonna tell you that if you wanted, we can go ahead and opt you out of the auto enrollment if you... This wouldn't affect your enrollment or anything. It would just take you out of the auto enrollment just in case you do forget. I can go ahead and do that or you can just call and do it later if you want. It's your choice still.

Speaker speaker_1: And then if I do decide-

Speaker speaker_0: And then if I do decide to-

Speaker speaker_1: Yeah, you can grab it. ... I can call back and just opt in if I do decide on one of these plans?

Speaker speaker_0: Yeah. Yes, ma'am. So if you do decide to, um, get that plan which is only the preventative one, you can select it as long as you call within those 30 days, of course, of receiving your first check. You can enroll into any of the plans. That would just take you out of the auto enrollment. They wouldn't automatically enroll you into that particular plan if you forget to enroll.

Speaker speaker_1: You know, that's probably a good idea. Um, I can go ahead and do that for now and then-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... if I decide to like unenroll, I'll just unenroll.

Speaker speaker_0: Yes. You can definitely, correct.

Speaker speaker_1: Perfect.

Speaker speaker_0: Yeah. That would just stop the auto-enrollment 'cause in the past there has been people that- that think about it and then I think they forget to-

Speaker speaker_1: Yes. With

Speaker speaker_2: ... opt out and then they get enrolled.

Speaker speaker_0: ... the refund, everything.

Speaker speaker_1: Yes. Yes.

Speaker speaker_0: And then unfortunately we don't really- we don't do refunds so we can't get their money back 'cause they do get total.

Speaker speaker_1: Yes.

Speaker speaker_0: Um, but I went ahead and opted you out from the auto-enrollment. Like I said, they give you 30 days from the day that you receive your first check to enroll into any of the plans. After those 30 days, if you miss the 30-day period, you would have to wait within the next company open enrollment which for them is in July.

Speaker speaker_1: Perfect. Okay. Perfect.

Speaker speaker_0: Mm-hmm. And then if you have any questions, you're welcome to give us a call and we can go over all the plans again if you do wish to enroll. Just remember that for the MEC Enhanced, that one requires you to stay with the network and it requires copays. The IP Classic is only a hospital indemnity plan so it doesn't cover any preventative visits but it doesn't require you to stay within network. And then the Stay Healthy Plan, you do have to stay within network, but it only covers preventative. No hospital visits or doctor visits or none of that.

Speaker speaker_1: Do you happen to have ma'am in front of you and it may be in the guide that, um, was sent to me, but for the Stay Healthy MEC Enhanced, for just- it would just be for myself, not for family or a spouse, um, how much that would be for per paycheck?

Speaker speaker_0: So that one's \$42.75. The Stay Healthy MEC Enhanced. Um, if you want, I can go over all the plans with you.

Speaker speaker_1: Let's see. Um, you know what? I- I'll definitely go back and take a look. I do appreciate it. I think I'll reach out to the phone numbers that you gave me for, um, Sandra and Alicia, um, just to see if- if 90 degrees is ACA compliant. Um...

Speaker speaker_0: Gotcha. Okay.

Speaker speaker_1: Yeah. Yeah. But no, I appreciate so much all your time. And forgive me, um, what was your name again?

Speaker speaker_0: My name is Stephanie.

Speaker speaker_1: Stephanie. Okay. Stephanie, you've been so wonderful. Thank you so much.

Speaker speaker_0: You're welcome. I hope you have a great day.

Speaker speaker_1: You too. Thank you, ma'am.

Speaker speaker_0: Thank you. Um...

Speaker speaker_1: Bye-bye.