

## Transcript: Estefania

**Acevedo-5332267856871424-5668028804284416**

### Full Transcript

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hi, Stephanie. I was calling to see if I have been signed up, or ... or if I'm able to enroll in benefits now? Okay. Yeah. I can check. Um, what staff and agency are you with? I'm with MAU. And then what is the last four of your Social? 8476. And your first and last name? My first name is Akirah, last name Maloney. You said 8476? 8476, yes. Okay. So I still don't see you in the system. How long have you done with them? Uh, uh, tomorrow should be four full weeks. Oh, yeah. Okay. If you want, I can go ahead and create a file for you. Um, so if you're not in the system, most likely you don't have any benefits. But, um, if you want to go- Yeah. No, I don't have anything yet. ... ahead and do that. So, okay. So what's the deal? So like they said after 60 days, I'm able to enroll, or do I enroll before 60 days? So typically, you get 30 days from the day that you receive your first check. That's when your personal open enrollment starts which makes you- Okay. ... eligible to enroll into the benefits. Um, so I don't know if you wanna go ahead and do the enrollment. From there, you would just really have to wait for them to start making the first deduction. Once you see the first deduction for whatever the amount is for the plan that you selected, the following Monday of that first deduction is when the plans become effective. Okay. I think, um, today might be either my third or fourth payment. So should I wait a extra week and then give it a try? I would go ahead and do the enrollment just to be on the safe side that you are within your window 'cause if you miss your window- Okay. ... you would have to wait for the next company open enrollment which I can check- Oh. ... to see what month that is. Um, but I think it just passed. So you could go ahead and enroll. From there, you would just have to wait for them to start doing the deductions. Okay. That's fine. Did you wanna go ahead and do that? Yeah. I can do that. Okay. Um, since we don't have a file for you yet, I do have to create one. I do need your full Social, full address, and date of birth. Um- Okay. ... what is your Social? It's, uh, 65601 8476. And then can you spell your first name for me? It's A-K-I-R-A-H. And then last name? M-A-L-O-N-E-Y. Okay. Thank you. I have never heard your name before. That's a pretty name. What? Thank you. Yeah. You've never heard of the anime? No. I have not. They say that's the- the best movie, anime, to ever watch. I haven't seen it yet either, but I plan on watching it. Is it your first name or last name? My first name is Akirah. Akira? But it's- Oh. But it's without the h. Oh. The movie is without the h. Okay. Yes, ma'am. I'll ask my brother 'cause I know he does watch anime. And then he was like- I did see- Oh, wow. Okay. And I just need your address. Okay. It's, uh, 265 Wasson, that's W-A-S-S-O-N, Lane, in Walterboro, South Carolina. Okay. And then that ZIP code? It's 29488. And what was that city? Walterboro. W-A-L-T-E-R-B-O-R-O. Okay. And your date of birth? 05-13-1997. And then is this a good phone number, 843-599-4101? Yes, ma'am. And would you like to provide an email address? It would be my first and last name at yahoo.com. Okay. And then I was also gonna tell you if you want, I can go ahead and email

you the benefit guide. What that benefit guide has, it has all the plans that they offer as well as- Okay. Thanks. ... um, as well as the prices to those plans. So if you want- Yeah. I will look at that. ... I can go ahead and email it to you. That'll be great. All right. Give me one second. Let me go ahead and email you that. And then once I email it to you, if you mind verifying that you did receive it. Okay. Okay. I went ahead and emailed that to you. It should be coming from my email that says info@benefitsinacar.com Okay? I just got it. Okay. And then if you want, I can go over the plans with you. Um, okay. So like when I first got hired, they gave me like a pamphlet, like a brochure or pamphlet type thing and it had- Yeah. ... some information on there. Yeah, so that's what I'm sending you right now. That's the media I'm sending to your email. Okay. Right. Because I know when I tried to log in using the login information that was provided it wasn't working, and I was trying to contact you guys for a couple weeks now trying to figure out what was going on. But you're the first person that helped me this much. Oh, oh, I'm sorry. But, um- No, it's okay. Let me just- So I can go over the plans. Mm-hmm. Okay. If you'd like to, that's fine. Yep. Um, so it looks like they offer one, two, three, four, four different medical plans. Um, the first plan that I'm gonna go over is the only one out of the four that's gonna cover your preventative services, which are considered your physicals, some vaccines, STD and cancer screenings, um, as well as your hospital indemnity visits like doctor visits if sick, hospital visits if injured, urgent care. It's the only one that's gonna cover those two areas. The other three- Okay. ... however only cover either just your preventative, which would be like a physical, your check-ups, or just your hospital indemnity. So this very first one that I'm gonna go over with you provides those two benefits. It's called the Stay Healthy NEC Enhanced. However, it does require you to stay within the network and only use their doctors and clinics to receive coverage, and it also requires copays. So for primary care visits you would be limited to four visits annually per person or ten per family and a \$10 copay per visit's required. For your specialty care visits, you will also be limited to four visits annually per person or ten per family and a \$50 copay per visit's required. For your urgent care visits, you would be limited to four visits annually per person or ten per family and a \$60 copay per visit's required. Since you're covered both with your preventative and hospital indemnity services, you get two different prescription benefits, the first one through Medimpact. For your pharmacy option when it comes to your generic drugs, you will have a 30-day supply and a \$5 copay would be required. For your mail order option when it comes to your generic drugs, a 90-day supply would be provided and a \$15 copay would be required. You also get prescription benefits through Pharmacoville. Depending on the generic medication that it is, you can pay up to \$30, \$20 or \$10. It just depends. And for the non-generics they offer you a discount. This plan includes something called Virtual Urgent Care, which offers medical assistance virtually with medical providers via telephone or video call and they cover a flat fee towards your hospital indemnity service. So for example, surgery and hospital, looks like they cover \$500 per day from a max one day. So that means if your bill's 1,000 they would cover 500 and you're responsible for the remaining balance. For this plan, for the employee option it would be \$23.13 weekly from your paycheck. And again, this is the only plan, medical plan that they offer that covers your preventative and your hospital indemnity. The only thing about it, it does require copays and it requires you to stay within the network. But it is the only one that covers both your preventative visits and your hospital indemnity visits. Then the other three that I'm about to go over, the first one is called the Ensure M- the Stay Healthy NEC. This one is only your preventative plan, so it's only gonna cover like a physical, some

vaccines, some STD screenings, some cancer screenings, but it's not gonna cover any doctor visits if sick, hospital visits if injured, urgent care emergency room, nor surgeries. Mm-hmm. So the one that's called Stay Healthy NEC is only your preventative plan. It does require you also to stay within the network and only use their doctors and clinics to receive coverage. However, it does offer also prescription benefits through Medimpact, but it's not gonna cover any doctor visits. So it's like the most basic one. If you were to select this plan for employee only at the weekly deduction of \$9.46. Then they also offer two other medical plans being the Ensure Plus and the Ensure Plus Enhanced. The Ensure Plans are the ones that only cover doctor visits if sick, hospital visits if injured, urgent care emergency room, but they don't cover preventative services which would be like your annuals, uh, physicals, um, STD and cancer check-ups. That's not covered with your Ensure plans. However, they don't- Mm-hmm. ... require you to stay within the network. Compared to the NECs, the Ensure plans don't require y- for you to only use their doctors and clinics. You can go out of the network as long as they take that insurance. Um, you'll also receive prescription benefits, but only through Pharmaville. So depending on the generic medication that you need, you can pay up to 30, 20, or 10 dollars, and for the non-generics, they offer you a discount. These too also include the virtual urgent care, which offers medical assistance virtually with medical providers, and they cover a flat fee towards your service that you go for. So for example, for daily hospital confinement, the Ensure Plus basic covers \$50 per day, while your Ensure Plus Enhanced will cover \$100 per day. For intensive care, the Ensure Plus basic will cover 200 per day, while your Ensure Plus Enhanced will cover \$400 per day. For annual first occurrence in hospital, your Ensure Plus basic will cover 500, while your Ensure Plus Enhanced will cover 1,500. For surgical, the Ensure Plus will cover up to a thousand based on surgical schedule and your Ensure Plus Enhanced will cover 2,000 based on surgical schedule. Everything after that stays the exact same. So mainly in those four areas is where the insurers', um, differences come. So in daily hospital confinement, intensive care, annual first occurrence at hospital, and surgical. After that, the anesthesia benefit stays the same with those two. Outpatient stay- stays the same with those two. Diagnostic testing, wall density scans, hospital emergency room, physician office, emergency dental work, hospital admission, daily hospital confinement, ADMD employee or spouse/children, ambulance ground or air, and medical imaging, all that stays the same. So, only in those four areas is where the dollar amount does change. And like I said, the Ensure plans are the ones that only cover the hospital indemnity side, not the preventative, but you're not required to stay within the network. If you were to select the Ensure Plus basic for employee, that's a weekly deduction of \$17.39 weekly, and for your Ensure Plus Enhanced, it would be \$24.59 weekly from your paycheck. Okay. So, it looks like the Ensure Plus Enhanced, which is the one that only covers, um, your doctor visits but not your preventative visits are, is the most expensive one 'cause not even the Stay Healthy NBC Enhanced, that one's only \$23.13 and that's the one that covers your preventative and your hospital indemnity, but it does require copays and for you to stay within the network. The, the one you choose is really just like your choice, your personal choice of how often you might go to the doctor. Right, right. Mm-hmm. Okay. And then of course, they do offer dental, vision, term life, but those are separate, um, and they do have their separate deductions as well. So for dental, for example- Mm-hmm. ... uh, the employee plan is for \$3.51 weekly. A preventative visit's covered at 100%, something basic at 80. Basic restorative, meaning if they gotta fill in a cavity, something basic like that, covered at 80%. X-rays are also covered at

80%. You have an annual maximum of \$500, and with dental, you do have to give a one-time deductible when you go to that visit, um, but you only provide it once. If you choose the employee plan, it would be a \$50. If you choose the family plan, it would be of a 150. Um, vision has its copays. So for the employee plan, it's \$2.15 weekly. Copay for an eye exam, you would have to pay \$10. Copay for lenses and frames, you would have to pay 25, and your frame allowance is a 130. Um, I was gonna tell you that for the medical plans that I just went over, as well as dental and vision, they're under a IRS regulation that's called Section 125. So, what Section 125 is, it allows you to pay these plans with pre-tax dollars. However, if you do wanna cancel these plans or if you wanna, like, if you enroll as employee and later on wanna add dependents or change the level of your dependents, to do those changes or to enroll in general or cancel or make those changes to those particular plans under that restriction, you would have to be within the 30 days of receiving your first check or be within company open enrollment, which I can check to see what month MAU is. But that would be the only period that you would be allowed to either make changes to those plans or to drop those plans within your personal- Okay. ... open enrollment period, which are the first 30 days of receiving your first check, or within the month of December, um- Hm. ... when their company open enrollment is held. So it is important that you're sure what you wanna enroll into if you do enroll into the medical plans, due to the fact that their company open enrollment is not all the way till December. So, if you do enroll, uh, let's say in dental, vision, and one of the medical plans and later on you're like, "Uh, I don't think I want this no more," you would have to call and cancel them before your 30 days are up. If not, they're gonna tell you that you have to wait till the month of December when they're back within company open enrollment to either make those changes or do those cancellations 'cause of that restriction of the IRS. Okay. Wow. Okay. You've been very informative. Um, so I can decide with you, and then you'll plug it in, or do I do this on- Yes, ma'am. No, you could do it with me. Um, we could do the enrollment over the phone. Okay. Um, well, I'll do for the regular health insurance plan, I'll do the initial one we spoke about, the Stay Healthy Enhanced. Okay. That's \$23.13 weekly from your paycheck. Did you wanna do the employee plan? Yes, please. Just the employee. Okay. And then, did you wanna do any other plans? Um, I will do the dental employee. Okay. That's \$3.51. Um, okay, so like, I have vision insurance, but like, I cannot... I can't have two vision insurance, right? That, I'm not so sure about. Since this is just part of your staffing agency, I'm not 100% sure if there's like- Okay. Well, I'll, I won't worry about the vision. Okay. So, um, can I also get short-term disability? Yes, ma'am. As ... Yes. Is long-term available? No. Oh. They only offer short-term disability. And for that one, it has an elimination period of seven days, meaning that the first seven days, they won't pay them to you. But after those seven days, the benefit amount is 90 days, and the benefit amount is \$650 per month. Okay. And that looks like it's \$4.02 weekly. Oh, we can do that, we can do that. Um, term, life and AD&D;? That's only for guests. Okay. So if you were to die... Okay. Mm-hmm. That's terrible. Um, uh, group accident. And the, the group accident. So group accident. Um, if you have to go to the heart, hospital emergency room, they'll cover a flat fee of \$250. Physician office, they'll only cover \$50. Emergency dental work, they'll only cover \$50. Hospital admission, they'll cover a flat fee of \$250. Hospital da- daily hospital confinement, they'll cover \$100. Intensive care unit, they'll cover \$200. AD&D; employee, up to \$15,000. Spouse, up to \$15,000. Children, up to \$7,500. If the ambulance gets you ground air, they'll cover a flat fee of \$250. Medical imaging, they'll cover \$100. For the employee plan, that's \$2.04 weekly.

Okay. I, I guess I can get that just in case if something happens at work. Okay. All right. So, so far, I have dental for \$3.51 for employee, short-term disability for \$4.02 for employee, group accident for \$2.04 for employee, and the MEC Enhanced for \$23.13 for employee. That's a weekly deduction so far of \$32.70. Okay. That's not too bad. Um, I think that's all need. Okay. Um, do you allow MAU to make the weekly deduction of \$32.70 from your paycheck? Yes, ma'am, I allow it. Okay. Please allow one or two weeks for your staffing agency to start processing this deduction. Once you see the very first deduction of the \$32.70 come out of your paycheck, the following Monday of that very first deduction is when your plans become effective. And then by that first week of active coverage, either that Thursday or Friday, you should be getting your MEC Enhanced card mailed out to you, dental mailed out to you as well. Um, and if you have a doctor's appointment that first week of activation week and still don't have your cards, you're welcome to contact us at this number, and we can email them to you via email. Um, but you should- Okay. ... be getting them that first week of the activation week. And like I said, if you do wanna cancel, for some reason, your medical plan, dental, or dental, um, you would have to do it within your 30 days of receiving your first check, or when they're within company open enrollment. But for group accident, short-term... group accident, short-term. Yeah, those two, um, you can cancel at any time. Okay. All right. Okay. So, do you have... Did you have any other questions? No. So now, what you really just have to do is play the waiting game and wait for them to start doing that first deduction. Okay. So I would be just looking at your pay stubs, um, 'cause it typically takes one or two weeks. But in some cases, sometimes it has been a little longer. Um, so I would just take a look at your pay stubs. And then since you- Okay. ... did group accident, who do you wanna put down as a beneficiary if something was to happen to you? Um, I guess, my sister. Okay. And then what's your sister's first and last name? Her li- her first name is spelled P-O-I-J-A. Mm-hmm. Last name is Bennett with two Ts, B-E-N-N-E-T-T. Okay. Thank you. All right. All right. I got your sister down. So now you just have to wait for them to start making that first deduction. Once you see the first deduction of the \$32.70 come out of your paycheck, that following Monday, your coverage becomes active. All right. Thank you so much. You've been great. You're welcome. Have a nice day, ma'am. You too.

## 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, Stephanie. I was calling to see if I have been signed up, or ... or if I'm able to enroll in benefits now?

Speaker speaker\_0: Okay. Yeah. I can check. Um, what staff and agency are you with?

Speaker speaker\_1: I'm with MAU.

Speaker speaker\_0: And then what is the last four of your Social?

Speaker speaker\_1: 8476.

Speaker speaker\_0: And your first and last name?

Speaker speaker\_1: My first name is Akirah, last name Maloney.

Speaker speaker\_0: You said 8476?

Speaker speaker\_1: 8476, yes.

Speaker speaker\_0: Okay. So I still don't see you in the system. How long have you done with them?

Speaker speaker\_1: Uh, uh, tomorrow should be four full weeks.

Speaker speaker\_0: Oh, yeah. Okay. If you want, I can go ahead and create a file for you. Um, so if you're not in the system, most likely you don't have any benefits. But, um, if you want to go-

Speaker speaker\_1: Yeah. No, I don't have anything yet.

Speaker speaker\_0: ... ahead and do that.

Speaker speaker\_1: So, okay. So what's the deal? So like they said after 60 days, I'm able to enroll, or do I enroll before 60 days?

Speaker speaker\_0: So typically, you get 30 days from the day that you receive your first check. That's when your personal open enrollment starts which makes you-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... eligible to enroll into the benefits. Um, so I don't know if you wanna go ahead and do the enrollment. From there, you would just really have to wait for them to start making the first deduction. Once you see the first deduction for whatever the amount is for the plan that you selected, the following Monday of that first deduction is when the plans become effective.

Speaker speaker\_1: Okay. I think, um, today might be either my third or fourth payment. So should I wait a extra week and then give it a try?

Speaker speaker\_0: I would go ahead and do the enrollment just to be on the safe side that you are within your window 'cause if you miss your window-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... you would have to wait for the next company open enrollment which I can check-

Speaker speaker\_1: Oh.

Speaker speaker\_0: ... to see what month that is. Um, but I think it just passed. So you could go ahead and enroll. From there, you would just have to wait for them to start doing the deductions.

Speaker speaker\_1: Okay. That's fine.

Speaker speaker\_0: Did you wanna go ahead and do that?

Speaker speaker\_1: Yeah. I can do that.

Speaker speaker\_0: Okay. Um, since we don't have a file for you yet, I do have to create one. I do need your full Social, full address, and date of birth. Um-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... what is your Social?

Speaker speaker\_1: It's, uh, 65601 8476.

Speaker speaker\_0: And then can you spell your first name for me?

Speaker speaker\_1: It's A-K-I-R-A-H.

Speaker speaker\_0: And then last name?

Speaker speaker\_1: M-A-L-O-N-E-Y.

Speaker speaker\_0: Okay. Thank you. I have never heard your name before. That's a pretty name.

Speaker speaker\_1: What? Thank you.

Speaker speaker\_0: Yeah.

Speaker speaker\_1: You've never heard of the anime?

Speaker speaker\_0: No. I have not.

Speaker speaker\_1: They say that's the- the best movie, anime, to ever watch. I haven't seen it yet either, but I plan on watching it.

Speaker speaker\_0: Is it your first name or last name?

Speaker speaker\_1: My first name is Akirah.

Speaker speaker\_0: Akira?

Speaker speaker\_1: But it's-

Speaker speaker\_0: Oh.

Speaker speaker\_1: But it's without the h.

Speaker speaker\_0: Oh.

Speaker speaker\_1: The movie is without the h.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: I'll ask my brother 'cause I know he does watch anime. And then he was like-

Speaker speaker\_1: I did see-

Speaker speaker\_0: Oh, wow. Okay. And I just need your address.

Speaker speaker\_1: Okay. It's, uh, 265 Wasson, that's W-A-S-S-O-N, Lane, in Walterboro, South Carolina.

Speaker speaker\_0: Okay. And then that ZIP code?

Speaker speaker\_1: It's 29488.

Speaker speaker\_0: And what was that city?

Speaker speaker\_1: Walterboro. W-A-L-T-E-R-B-O-R-O.

Speaker speaker\_0: Okay. And your date of birth?

Speaker speaker\_1: 05-13-1997.

Speaker speaker\_0: And then is this a good phone number, 843-599-4101?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: And would you like to provide an email address?

Speaker speaker\_1: It would be my first and last name at yahoo.com.

Speaker speaker\_0: Okay. And then I was also gonna tell you if you want, I can go ahead and email you the benefit guide. What that benefit guide has, it has all the plans that they offer as well as-

Speaker speaker\_1: Okay. Thanks.

Speaker speaker\_0: ... um, as well as the prices to those plans. So if you want-

Speaker speaker\_1: Yeah. I will look at that.

Speaker speaker\_0: ... I can go ahead and email it to you.

Speaker speaker\_1: That'll be great.

Speaker speaker\_0: All right. Give me one second. Let me go ahead and email you that. And then once I email it to you, if you mind verifying that you did receive it.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Okay. I went ahead and emailed that to you. It should be coming from my email that says info@benefitsinacar.com Okay?

Speaker speaker\_1: I just got it.

Speaker speaker\_0: Okay. And then if you want, I can go over the plans with you.



Speaker speaker\_1: Um, okay. So like when I first got hired, they gave me like a pamphlet, like a brochure or pamphlet type thing and it had-

Speaker speaker\_0: Yeah.

Speaker speaker\_1: ... some information on there.

Speaker speaker\_0: Yeah, so that's what I'm sending you right now. That's the media I'm sending to your email.

Speaker speaker\_1: Okay. Right. Because I know when I tried to log in using the login information that was provided it wasn't working, and I was trying to contact you guys for a couple weeks now trying to figure out what was going on. But you're the first person that helped me this much.

Speaker speaker\_0: Oh, oh, I'm sorry. But, um-

Speaker speaker\_1: No, it's okay. Let me just-

Speaker speaker\_0: So I can go over the plans. Mm-hmm.

Speaker speaker\_1: Okay. If you'd like to, that's fine.

Speaker speaker\_0: Yep. Um, so it looks like they offer one, two, three, four, four different medical plans. Um, the first plan that I'm gonna go over is the only one out of the four that's gonna cover your preventative services, which are considered your physicals, some vaccines, STD and cancer screenings, um, as well as your hospital indemnity visits like doctor visits if sick, hospital visits if injured, urgent care. It's the only one that's gonna cover those two areas. The other three-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... however only cover either just your preventative, which would be like a physical, your check-ups, or just your hospital indemnity. So this very first one that I'm gonna go over with you provides those two benefits. It's called the Stay Healthy NEC Enhanced. However, it does require you to stay within the network and only use their doctors and clinics to receive coverage, and it also requires copays. So for primary care visits you would be limited to four visits annually per person or ten per family and a \$10 copay per visit's required. For your specialty care visits, you will also be limited to four visits annually per person or ten per family and a \$50 copay per visit's required. For your urgent care visits, you would be limited to four visits annually per person or ten per family and a \$60 copay per visit's required. Since you're covered both with your preventative and hospital indemnity services, you get two different prescription benefits, the first one through Medimpact. For your pharmacy option when it comes to your generic drugs, you will have a 30-day supply and a \$5 copay would be required. For your mail order option when it comes to your generic drugs, a 90-day supply would be provided and a \$15 copay would be required. You also get prescription benefits through Pharmacoville. Depending on the generic medication that it is, you can pay up to \$30, \$20 or \$10. It just depends. And for the non-generics they offer you a discount. This plan includes something called Virtual Urgent Care, which offers medical assistance virtually with medical providers via telephone or video call and they cover a flat fee towards your hospital

indemnity service. So for example, surgery and hospital, looks like they cover \$500 per day from a max one day. So that means if your bill's 1,000 they would cover 500 and you're responsible for the remaining balance. For this plan, for the employee option it would be \$23.13 weekly from your paycheck. And again, this is the only plan, medical plan that they offer that covers your preventative and your hospital indemnity. The only thing about it, it does require copays and it requires you to stay within the network. But it is the only one that covers both your preventative visits and your hospital indemnity visits. Then the other three that I'm about to go over, the first one is called the Ensure M- the Stay Healthy NEC. This one is only your preventative plan, so it's only gonna cover like a physical, some vaccines, some STD screenings, some cancer screenings, but it's not gonna cover any doctor visits if sick, hospital visits if injured, urgent care emergency room, nor surgeries.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: So the one that's called Stay Healthy NEC is only your preventative plan. It does require you also to stay within the network and only use their doctors and clinics to receive coverage. However, it does offer also prescription benefits through Medimpact, but it's not gonna cover any doctor visits. So it's like the most basic one. If you were to select this plan for employee only at the weekly deduction of \$9.46. Then they also offer two other medical plans being the Ensure Plus and the Ensure Plus Enhanced. The Ensure Plans are the ones that only cover doctor visits if sick, hospital visits if injured, urgent care emergency room, but they don't cover preventative services which would be like your annuals, uh, physicals, um, STD and cancer check-ups. That's not covered with your Ensure plans. However, they don't-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... require you to stay within the network. Compared to the NECs, the Ensure plans don't require y- for you to only use their doctors and clinics. You can go out of the network as long as they take that insurance. Um, you'll also receive prescription benefits, but only through Pharmaville. So depending on the generic medication that you need, you can pay up to 30, 20, or 10 dollars, and for the non-generics, they offer you a discount. These too also include the virtual urgent care, which offers medical assistance virtually with medical providers, and they cover a flat fee towards your service that you go for. So for example, for daily hospital confinement, the Ensure Plus basic covers \$50 per day, while your Ensure Plus Enhanced will cover \$100 per day. For intensive care, the Ensure Plus basic will cover 200 per day, while your Ensure Plus Enhanced will cover \$400 per day. For annual first occurrence in hospital, your Ensure Plus basic will cover 500, while your Ensure Plus Enhanced will cover 1,500. For surgical, the Ensure Plus will cover up to a thousand based on surgical schedule and your Ensure Plus Enhanced will cover 2,000 based on surgical schedule. Everything after that stays the exact same. So mainly in those four areas is where the insurers', um, differences come. So in daily hospital confinement, intensive care, annual first occurrence at hospital, and surgical. After that, the anesthesia benefit stays the same with those two. Outpatient stay- stays the same with those two. Diagnostic testing, wall density scans, hospital emergency room, physician office, emergency dental work, hospital admission, daily hospital confinement, ADMD employee or spouse/children, ambulance ground or air, and medical imaging, all that stays the same. So, only in those four areas is

where the dollar amount does change. And like I said, the Ensure plans are the ones that only cover the hospital indemnity side, not the preventative, but you're not required to stay within the network. If you were to select the Ensure Plus basic for employee, that's a weekly deduction of \$17.39 weekly, and for your Ensure Plus Enhanced, it would be \$24.59 weekly from your paycheck.

Speaker speaker\_2: Okay.

Speaker speaker\_0: So, it looks like the Ensure Plus Enhanced, which is the one that only covers, um, your doctor visits but not your preventative visits are, is the most expensive one 'cause not even the Stay Healthy NBC Enhanced, that one's only \$23.13 and that's the one that covers your preventative and your hospital indemnity, but it does require copays and for you to stay within the network. The, the one you choose is really just like your choice, your personal choice of how often you might go to the doctor.

Speaker speaker\_2: Right, right. Mm-hmm. Okay.

Speaker speaker\_0: And then of course, they do offer dental, vision, term life, but those are separate, um, and they do have their separate deductions as well. So for dental, for example-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: ... uh, the employee plan is for \$3.51 weekly. A preventative visit's covered at 100%, something basic at 80. Basic restorative, meaning if they gotta fill in a cavity, something basic like that, covered at 80%. X-rays are also covered at 80%. You have an annual maximum of \$500, and with dental, you do have to give a one-time deductible when you go to that visit, um, but you only provide it once. If you choose the employee plan, it would be a \$50. If you choose the family plan, it would be of a 150. Um, vision has its copays. So for the employee plan, it's \$2.15 weekly. Copay for an eye exam, you would have to pay \$10. Copay for lenses and frames, you would have to pay 25, and your frame allowance is a 130. Um, I was gonna tell you that for the medical plans that I just went over, as well as dental and vision, they're under a IRS regulation that's called Section 125. So, what Section 125 is, it allows you to pay these plans with pre-tax dollars. However, if you do wanna cancel these plans or if you wanna, like, if you enroll as employee and later on wanna add dependents or change the level of your dependents, to do those changes or to enroll in general or cancel or make those changes to those particular plans under that restriction, you would have to be within the 30 days of receiving your first check or be within company open enrollment, which I can check to see what month MAU is. But that would be the only period that you would be allowed to either make changes to those plans or to drop those plans within your personal-

Speaker speaker\_2: Okay.

Speaker speaker\_0: ... open enrollment period, which are the first 30 days of receiving your first check, or within the month of December, um-

Speaker speaker\_2: Hm.

Speaker speaker\_0: ... when their company open enrollment is held. So it is important that you're sure what you wanna enroll into if you do enroll into the medical plans, due to the fact

that their company open enrollment is not all the way till December. So, if you do enroll, uh, let's say in dental, vision, and one of the medical plans and later on you're like, "Uh, I don't think I want this no more," you would have to call and cancel them before your 30 days are up. If not, they're gonna tell you that you have to wait till the month of December when they're back within company open enrollment to either make those changes or do those cancellations 'cause of that restriction of the IRS.

Speaker speaker\_2: Okay. Wow. Okay. You've been very informative. Um, so I can decide with you, and then you'll plug it in, or do I do this on-

Speaker speaker\_0: Yes, ma'am. No, you could do it with me. Um, we could do the enrollment over the phone.

Speaker speaker\_2: Okay. Um, well, I'll do for the regular health insurance plan, I'll do the initial one we spoke about, the Stay Healthy Enhanced.

Speaker speaker\_0: Okay. That's \$23.13 weekly from your paycheck. Did you wanna do the employee plan?

Speaker speaker\_1: Yes, please. Just the employee.

Speaker speaker\_0: Okay. And then, did you wanna do any other plans?

Speaker speaker\_1: Um, I will do the dental employee.

Speaker speaker\_0: Okay. That's \$3.51.

Speaker speaker\_1: Um, okay, so like, I have vision insurance, but like, I cannot... I can't have two vi-vision insurance, right?

Speaker speaker\_0: That, I'm not so sure about. Since this is just part of your staffing agency, I'm not 100% sure if there's like-

Speaker speaker\_1: Okay. Well, I'll, I won't worry about the vision.

Speaker speaker\_0: Okay.

Speaker speaker\_1: So, um, can I also get short-term disability?

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: As ...

Speaker speaker\_0: Yes.

Speaker speaker\_1: Is long-term available?

Speaker speaker\_0: No.

Speaker speaker\_1: Oh.

Speaker speaker\_0: They only offer short-term disability. And for that one, it has an elimination period of seven days, meaning that the first seven days, they won't pay them to you. But after those seven days, the benefit amount is 90 days, and the benefit amount is

\$650 per month.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And that looks like it's \$4.02 weekly.

Speaker speaker\_1: Oh, we can do that, we can do that. Um, term, life and AD&D;?

Speaker speaker\_0: That's only for guests.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So if you were to die...

Speaker speaker\_1: Okay.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: That's terrible. Um, uh, group accident. And the, the group accident.

Speaker speaker\_0: So group accident. Um, if you have to go to the heart, hospital emergency room, they'll cover a flat fee of \$250. Physician office, they'll only cover \$50. Emergency dental work, they'll only cover \$50. Hospital admission, they'll cover a flat fee of \$250. Hospital da- daily hospital confinement, they'll cover \$100. Intensive care unit, they'll cover \$200. AD&D; employee, up to \$15,000. Spouse, up to \$15,000. Children, up to \$7,500. If the ambulance gets you ground air, they'll cover a flat fee of \$250. Medical imaging, they'll cover \$100. For the employee plan, that's \$2.04 weekly.

Speaker speaker\_1: Okay. I, I guess I can get that just in case if something happens at work.

Speaker speaker\_0: Okay. All right. So, so far, I have dental for \$3.51 for employee, short-term disability for \$4.02 for employee, group accident for \$2.04 for employee, and the MEC Enhanced for \$23.13 for employee. That's a weekly deduction so far of \$32.70.

Speaker speaker\_1: Okay. That's not too bad. Um, I think that's all need.

Speaker speaker\_0: Okay. Um, do you allow MAU to make the weekly deduction of \$32.70 from your paycheck?

Speaker speaker\_1: Yes, ma'am, I allow it.

Speaker speaker\_0: Okay. Please allow one or two weeks for your staffing agency to start processing this deduction. Once you see the very first deduction of the \$32.70 come out of your paycheck, the following Monday of that very first deduction is when your plans become effective. And then by that first week of active coverage, either that Thursday or Friday, you should be getting your MEC Enhanced card mailed out to you, dental mailed out to you as well. Um, and if you have a doctor's appointment that first week of activation week and still don't have your cards, you're welcome to contact us at this number, and we can email them to you via email. Um, but you should-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... be getting them that first week of the activation week. And like I said, if you do wanna cancel, for some reason, your medical plan, dental, or dental, um, you would have to do it within your 30 days of receiving your first check, or when they're within company open enrollment. But for group accident, short-term... group accident, short-term. Yeah, those two, um, you can cancel at any time.

Speaker speaker\_1: Okay. All right. Okay.

Speaker speaker\_0: So, do you have... Did you have any other questions?

Speaker speaker\_1: No.

Speaker speaker\_0: So now, what you really just have to do is play the waiting game and wait for them to start doing that first deduction.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So I would be just looking at your pay stubs, um, 'cause it typically takes one or two weeks. But in some cases, sometimes it has been a little longer. Um, so I would just take a look at your pay stubs. And then since you-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... did group accident, who do you wanna put down as a beneficiary if something was to happen to you?

Speaker speaker\_1: Um, I guess, my sister.

Speaker speaker\_0: Okay. And then what's your sister's first and last name?

Speaker speaker\_1: Her li- her first name is spelled P-O-I-J-A.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Last name is Bennett with two Ts, B-E-N-N-E-T-T.

Speaker speaker\_0: Okay. Thank you. All right.

Speaker speaker\_1: All right.

Speaker speaker\_0: I got your sister down. So now you just have to wait for them to start making that first deduction. Once you see the first deduction of the \$32.70 come out of your paycheck, that following Monday, your coverage becomes active.

Speaker speaker\_1: All right. Thank you so much. You've been great.

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

Speaker speaker\_1: You too.