

Transcript: Estefania

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Full Transcript

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hi, Stephanie. Uh, I received a call a couple days ago and I'm just returning, uh, SST benefits. Okay. Did they leave you voice message regarding what the call was about? Yeah. It was about benefits, something about renewing or something about... Uh, honestly, I don't know. I'm just... That's why I'm calling back. Okay. What staffing agency do you work for? Uh, it's SST, Superior Skilled Trades. And then I just need the last four of your Social. 9118. Your first and last name, please. Ivan Gonzales. For security purposes, can you verify your address and date of birth? Sure. Address, 3404 Gabby Lane, Edinburg, Texas 78542, and date of birth, 09/10/92. Okay. Then I have 956-289-3736 as your phone number. Yes. Okay. So most likely you got that, um, call just to let you know that you're rolling over... Th- the staffing agency that you're affiliated with, they're rolling over to Benefits as... in a Card as their new healthcare administrators. Um, so, so far I have vision, a pending enrollment for vision, for \$2.14... \$0.42 weekly from your paycheck, dental for employee only for \$5.46 weekly from your paycheck. The VIP classes, which is the medical plan for employee only for \$22.76 weekly from your paycheck. Short-term disability for employee only for \$4.20 weekly from your paycheck. Term life for employee only for \$2.08 weekly from your paycheck. And then the NEC stand-alone, which is a preventative plan, for employee only for \$15.91, being a weekly deduction of \$52.77. So if you wanna make any changes to your coverage, your last day to do so would be May 30th. Okay. Um, so how can I see these, uh, these, uh, benefits? Is there an email or can you send me that information that you just provided? So let me see if there's a website that you guys can log into. I believe there is. Um, it looks like they have a website, which is www.ybiac.com. Y- I'm sorry. Give me one sec. I don't wanna have you repeat yourself. Let me, let me write that down. Give me one second. Okay. All right. So, uh, SST benefits, uh, website. And then- All right, which is... It's at www.ybiac.com/superiorskilledtraits. That's the website that you can log in to look at the benefits. All right. So B- You can- B-I... YB... So B, bravo, I, india, A, alpha, C, charlie, right? YBIAC? Correct. Okay. Okay. Got it. Um- www.ybiac.com/superiorskilledtraits. So right now you only have a pending enrollment. It still hasn't gone into effect yet. Um, but it was to notify you that you're gonna be currently enrolled into these plans. And if you do wanna make any changes, like if you don't like a certain plan and wanna change it, your last day to do so would be May 30th. You could do it on that website or you could do it over the phone with us. Okay. Uh, and would that be with you or somebody else? Uh, so we're the healthcare administrators. The carriers, uh, for vision is MetLife, for dental, your VIP classic, short term, term life is APL, which is American Public Life. And your, for your preventative plan, it would be 90 degrees. So 90 degree- What's the preventative plan? Because we Um, the preventative plan is like the plan that would cover things such as a physical, some vaccines, some STD and cancer screening. That's, um, like for your annual

checkups. That one requires you to stay within the network, but it doesn't cover no doctor visits if sick, urgent care, emergency room, neither surgeries. The one that covers those areas are... is the VIP classic, which is your medical plan. That does cover doctor visits, if sick- Do I have that? Yeah, you do. That one's the VIP classic plan and that one's \$22.76. And for the preventative one, it's \$15.91. So for surg- You said surgery, right? It'll... I have the one that covers for surgery? Yeah. So it'll cover a flat fee towards like, um, your doctor visits if sick, hospital visits if injured, urgent care, emergency room, or some surgeries. Okay. So yeah, you have the VIP classic, which is your hospital indemnity plan. Got it. Is, um... Will it cover like an ACL, uh, surgery? So a- So any questions like that, I wouldn't actually be able to answer since I can just go based off what the benefit guide tells me. Um, so you could actually reach out to the carrier, which is American Public Life, and they'll be able to answer that question, if that's something that they cover. And I was gonna ask you, I don't know if you want me to send you the benefit guide to your email. So that benefit guide has all the plans that they offer with the prices to those plans. Um, I don't know if you want me to send that to your email just so that you can look to see what all it covers. And then if you want- Sure, 30 degrees. I was just- I can write it down. Um, I can write the ones that you're currently pending to be enrolled into, and then, uh, you can just open the guide and look at the services that it covers. And just in case you didn't want one, you could call and cancel it at any time, but to, like, change the plans to something different, you do have to be within the enrollment period, which would be nothing passing May 30th. Got it. Um, so how, you said how, we would res- well, first of all, you said American Public, uh, what? American Public Life. All right. Thank you. That's the carrier for your VIP Classic plan, which is your hospital indemnity, the one that would cover, like, surgeries, urgent care, doctor visits, if sick. That's the carrier. And I have the phone number if you need it. Yes. Give me one second. Let me write that down. Yeah, what's the phone number? That phone number is 601-936-3290. That's the first number, and then the second number, it starts the same, it just ends in 3287 instead of 3290. Okay. Let me repeat that. 601-936-3290. Mm-hmm. And the other one ends with 87, right? 3287. Correct. Okay. And that is the number that you would call if you have detailed questions regarding your VIP Classic plan, which is your medical plan, or your dental plan, or term life or short-term disability. Um, vision is through MetLife and then the preventative is through 90 Degrees. Okay, um, is, is this, this is the VIP Classic plan, that's the one I have, right? Correct. Mm-hmm. And then I'm actually writing down in the email that I'm gonna send to you. So vision, range 10. Okay. Is this, is this considered, is this considered a good plan? American, uh, I mean, the VIP Classic plan? So, the one above that one, the, is the VIP Pro. Let me make sure. So you have the VIP Classic. The next best one after that is the VIP Pro. Um, they all cover the same services. However, the main difference is the dollar amount that it covers. Um, when it comes to, like, your urgent care, emergency room, physician office, physician office, physician office, physician office, physician office, physician office, physician office, physician office, physician office, physician office, physician office, physician speech or occupational therapy, in those areas, the VIP Pro covers a little bit more towards that visit than the Classic. But when it comes to surgery in hospital or preventative surgery, the VIP Classic covers more than the Pro. And then it looks like the Pro doesn't cover ambulance, ground or air, or any preventative surgery that you may inquire. The Classic covers that. Okay. But you'll be able to see that really easily when I send you the guide. Got it. Um, and then I'm writing down the plans that you currently have as

pending. Um, and let me check make- Have you seen the pending? Mm-hmm. I'm sorry. I, I've been with the company, so for... So how, how long do you have to be with the company to be enrolled? Because I've been with the company for a while. Yeah. And I thought I was already covered. So that's the thing. Remember I told you in the beginning of the call that Superior Skilled Trades was with a different insurance provider? Okay. Yes. So they recently moved to Benefits in a Card, which is us. So you, if you did have through them, you would have to reach out to them, but they're move- they're transitioning to us now. All right. That's why I'm telling, that's why I'm saying, um, it's currently pending, because- I gotcha. I gotcha. ... um, we're just now receiving all of this. Oh. So at the moment with us, you don't have current coverage. So if you wanna know if you still have current coverage with the other one, you would have to reach out to the previous insurance- Gotcha. When- ... which I don't know who it was. Got it. When will I begin coverage with you guys? If I don't, if I leave everything as is, when will I com- when will it begin? Mm-hmm. So once you see the first deduction from your paycheck of, if you keep it how it is, uh, right now you're looking at a weekly deduction of \$52.77. So once you see the first deduction from your paycheck of the \$52.77, the following Monday, the plan becomes effective. So let's say an example, if you were to see it this Friday, that means that next Monday you would become active. Okay. Got it. Okay. Let me write that down. And then if you did wanna like, if you saw the plan, let's say you're like, oh, never mind, I want the Pro instead of the Classic, your last day to do that change is May 30th. After May 30th, you would have to wait for the next company open enrollment, which is held in the month of April. So you would have to wait, like, a year. Gotcha. Uh, and la- I think my last question would be, uh, so you said a card benefits, Benefits in a Card. So you guys are gonna be sending us cards with what we select the medicals? So once you, so once you become active, um, like I said, you have to wait for the first deduction to be done. The following Monday, your plan becomes effective. And by that first or second week of active coverage, you should be getting your vision card, your dental card, your preventative card. And for your medical card, which is for the VIP Classic plans, they normally don't mail that one out. So if you did want a physical one, once you become active, that Monday, you're welcome to contact us and we can request it to the carrier. But once you become active... You for sure should be getting vision, dental and your preventative. But like I said, if you do want a physical, VIP Classic Card, which is your medical card, you do have to call in and request that one, 'cause that one they never really mail it out if you don't request it. So you do have to call in and request it. If you have, like a doctor's appointment coming up and you're still waiting on your cards, um, you can just call this number and we'll email them to you electronically. Okay. So like, for example, if I have an- a doctor's appointment, uh, in a couple of days, uh, will you guys be able to give me that card number? Or- If you're active, yes. If you're active. Only if I'm active? Okay. Yes. You have to be active. I have to be active or something. Mm-hmm. Got it. That's why I'm saying, like if you have an appointment coming up, who you actually have to reach out to is the previous insurance- The previous? ... that you had before this one. 'Cause right now you're not active, it's just pending, um, because of course they haven't done the first deduction from your paycheck. And then that following Monday, like I said, you would become active. So that's why I gave that good example, like this week let's say if you get paid Friday then they deduct it this Friday, that means Monday you would become effective. And then by- Got it. ... that period there Friday, you should be getting dental, vision and preventatives. And remember, V-VIP Classic, they never mail it out, so you do have to call in and request it if you want a

physical one. And if you have, like a appointment coming up and you're already active, and you're waiting on your cards, you can just call us and we'll email them to you electronically while you wait on those physical cards to arrive in the mail. Gotcha. Okay, okay. Um, I'm thinking what else? Uh... And I sent you that email also. I don't know if you want to double check, just to make sure that you received it. Um, that email has the plans that they offer through your staffing agency with the weekly deduction. And like I said, right now you're looking at a total of \$52.77 from your paycheck each week. And I wrote down on the email, the plan- the plans that are pending which is vision, dental, VIP Classic, short-term disability, term life and your MEC stand alone, which is your preventative plan. Got it. If a, if I, if I need to go check out a doctor or a clinic or a hospital, um, who would be the ones to let me know that the VIP Classic it's, it's, it's the one that they cover? That they- So the provider... So your VIP Classic plan doesn't require a in-network, meaning you don't have to strictly go to the list of their doctors and clinics. You can go anywhere you want. It really just depends on the provider. So if they say, "Okay, yeah. We take it." You can use it. But if they're like, "We don't accept this insurance." Then you would have to go somewhere else. That one- Got it. ... doesn't require a in-network. The only one that does is the MEC, which is the preventative plan. That covers such as a physicals, some vaccines, STD and cancer screenings. That one does require you to stay within a network. But once you become active, we make it really easy. Um, on the card it tells you to find providers and it shows you the number to call. Or when you call in and we send it to you electronically, it literally tells you, "For medical providers call." Or you can just call that number, and then they'll tell you providers around your area. Gotcha. And for the short-term disability, let's say I go and I, I get my surgery. Would that count as like disability or, or maybe, uh, being on, uh, what do you call it? Uh, what do- So since the guide- Like therapy? So since the guide doesn't tell me, it just tells me the benefit amount. That would be something that you would have to reach out to the carrier and ask, 'cause, 'cause we're just the like, the healthcare administrators. I can't tell you information that I don't see on the guide due to liability. I gotcha. But, but you're welcome to call APL, which is those two numbers that I gave you. One that ends in 3290 and another one that ends in 3287. Those two ladies would be able to answer that question. Um, I was gonna give you their names. The one that ends in 3290, her name is Delicia. Mm-hmm. And then the one that ends in 3287, her name is Sandra. And I believe they're open from 8:00 AM up until 5:00 PM Eastern Time, so they might be closed already. Yeah, they're closed already. So you're welcome- You, you... ... to contact them, um, tomorrow. Tomorrow. Yep, I'll do that tomorrow. Or you can leave them a voice message. Are they open weekends? Um, I don't think so, 'cause I know we are not. Um, so I don't think so. They're also really good at, um, listening to their voicemail, so you can always call today and leave them a voice message. But those two ladies are the ones that could answer questions regarding your dental, VIP Classic, short-term, term life. Any detailed questions that you don't see on the PDF that I sent you, they could answer. If you have questions regarding your Stay Healthy, which is the MEC plan, that would be a different carrier that you'd have to reach out to, as well as vision. Those two are different. Got it. Okay, perfect. Uh, you've been a lot of help, Stephanie. Appreciate your time and, and, uh, your, your, yeah, your time and all your help. You're welcome. Um, and then like I said, if you do wanna make any changes, your last day to do it is May 30th. I thought it was today. That's why I called. I thought it was April 30th, but got, got a month. Yeah, no, it's, it's not right now, it's till May. May 30th- Cool. We got time. All right. Cool. All

right. Well, thank you, Stephanie. I'll, I'll make sure to call this, these numbers tomorrow and get these other questions answered. Okay. That's fine. All right. We're open from 8:00 AM up until 8:00 PM Monday through Friday, just in case you may wanna know. Eastern Time. Eastern. Okay, perfect. All right. You have yourself a wonderful evening. Thanks. Thank you, you too. Okay. 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, Stephanie. Uh, I received a call a couple days ago and I'm just returning, uh, SST benefits.

Speaker speaker_0: Okay. Did they leave you voice message regarding what the call was about?

Speaker speaker_1: Yeah. It was about benefits, something about renewing or something about... Uh, honestly, I don't know. I'm just... That's why I'm calling back.

Speaker speaker_0: Okay. What staffing agency do you work for?

Speaker speaker_1: Uh, it's SST, Superior Skilled Trades.

Speaker speaker_0: And then I just need the last four of your Social.

Speaker speaker_1: 9118.

Speaker speaker_0: Your first and last name, please.

Speaker speaker_1: Ivan Gonzales.

Speaker speaker_0: For security purposes, can you verify your address and date of birth?

Speaker speaker_1: Sure. Address, 3404 Gabby Lane, Edinburg, Texas 78542, and date of birth, 09/10/92.

Speaker speaker_0: Okay. Then I have 956-289-3736 as your phone number.

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. So most likely you got that, um, call just to let you know that you're rolling over... Th- the staffing agency that you're affiliated with, they're rolling over to Benefits as... in a Card as their new healthcare administrators. Um, so, so far I have vision, a pending enrollment for vision, for \$2.14... \$0.42 weekly from your paycheck, dental for employee only for \$5.46 weekly from your paycheck. The VIP classes, which is the medical plan for employee only for \$22.76 weekly from your paycheck. Short-term disability for employee only for \$4.20 weekly from your paycheck. Term life for employee only for \$2.08 weekly from your paycheck. And then the NEC stand-alone, which is a preventative plan, for employee only for \$15.91, being a weekly deduction of \$52.77. So if you wanna make any changes to your

coverage, your last day to do so would be May 30th.

Speaker speaker_1: Okay. Um, so how can I see these, uh, these, uh, benefits? Is there an email or can you send me that information that you just provided?

Speaker speaker_0: So let me see if there's a website that you guys can log into. I believe there is. Um, it looks like they have a website, which is www.ybiac.com. Y-

Speaker speaker_1: I'm sorry. Give me one sec. I don't wanna have you repeat yourself. Let me, let me write that down. Give me one second.

Speaker speaker_0: Okay.

Speaker speaker_1: All right. So, uh, SST benefits, uh, website.

Speaker speaker_0: And then-

Speaker speaker_1: All right, which is... It's at [www....](http://www.ybiac.com)

Speaker speaker_0: Ybiac.com/superiorskilledtraits. That's the website that you can log in to look at the benefits.

Speaker speaker_1: All right. So B-

Speaker speaker_0: You can-

Speaker speaker_1: B-I... YB... So B, bravo, I, india, A, alpha, C, charlie, right? YBIAC?

Speaker speaker_0: Correct.

Speaker speaker_1: Okay. Okay. Got it. Um-

Speaker speaker_0: [.com/superiorskilledtraits](http://Ybiac.com/superiorskilledtraits). So right now you only have a pending enrollment. It still hasn't gone into effect yet. Um, but it was to notify you that you're gonna be currently enrolled into these plans. And if you do wanna make any changes, like if you don't like a certain plan and wanna change it, your last day to do so would be May 30th. You could do it on that website or you could do it over the phone with us.

Speaker speaker_1: Okay. Uh, and would that be with you or somebody else?

Speaker speaker_0: Uh, so we're the healthcare administrators. The carriers, uh, for vision is MetLife, for dental, your VIP classic, short term, term life is APL, which is American Public Life. And your, for your preventative plan, it would be 90 degrees. So 90 degree-

Speaker speaker_1: What's the preventative plan? Because we

Speaker speaker_0: Um, the preventative plan is like the plan that would cover things such as a physical, some vaccines, some STD and cancer screening. That's, um, like for your annual checkups. That one requires you to stay within the network, but it doesn't cover no doctor visits if sick, urgent care, emergency room, neither surgeries. The one that covers those areas are... is the VIP classic, which is your medical plan. That does cover doctor visits, if sick-

Speaker speaker_1: Do I have that?

Speaker speaker_0: Yeah, you do. That one's the VIP classic plan and that one's \$22.76. And for the preventative one, it's \$15.91.

Speaker speaker_1: So for surg- You said surgery, right? It'll... I have the one that covers for surgery?

Speaker speaker_0: Yeah. So it'll cover a flat fee towards like, um, your doctor visits if sick, hospital visits if injured, urgent care, emergency room, or some surgeries.

Speaker speaker_1: Okay.

Speaker speaker_0: So yeah, you have the VIP classic, which is your hospital indemnity plan.

Speaker speaker_1: Got it. Is, um... Will it cover like an ACL, uh, surgery?

Speaker speaker_0: So a- So any questions like that, I wouldn't actually be able to answer since I can just go based off what the benefit guide tells me. Um, so you could actually reach out to the carrier, which is American Public Life, and they'll be able to answer that question, if that's something that they cover. And I was gonna ask you, I don't know if you want me to send you the benefit guide to your email. So that benefit guide has all the plans that they offer with the prices to those plans. Um, I don't know if you want me to send that to your email just so that you can look to see what all it covers. And then if you want-

Speaker speaker_1: Sure, 30 degrees. I was just-

Speaker speaker_0: I can write it down. Um, I can write the ones that you're currently pending to be enrolled into, and then, uh, you can just open the guide and look at the services that it covers. And just in case you didn't want one, you could call and cancel it at any time, but to, like, change the plans to something different, you do have to be within the enrollment period, which would be nothing passing May 30th.

Speaker speaker_1: Got it. Um, so how, you said how, we would res- well, first of all, you said American Public, uh, what?

Speaker speaker_0: American Public Life.

Speaker speaker_1: All right. Thank you.

Speaker speaker_0: That's the carrier for your VIP Classic plan, which is your hospital indemnity, the one that would cover, like, surgeries, urgent care, doctor visits, if sick. That's the carrier. And I have the phone number if you need it.

Speaker speaker_1: Yes. Give me one second. Let me write that down. Yeah, what's the phone number?

Speaker speaker_0: That phone number is 601-936-3290. That's the first number, and then the second number, it starts the same, it just ends in 3287 instead of 3290.

Speaker speaker_1: Okay. Let me repeat that. 601-936-3290.

Speaker speaker_0: Mm-hmm.

Speaker speaker_0: So that's the thing. Remember I told you in the beginning of the call that Superior Skilled Trades was with a different insurance provider?

Speaker speaker_1: Okay. Yes.

Speaker speaker_0: So they recently moved to Benefits in a Card, which is us. So you, if you did have through them, you would have to reach out to them, but they're move- they're transitioning to us now.

Speaker speaker_1: All right.

Speaker speaker_0: That's why I'm telling, that's why I'm saying, um, it's currently pending, because-

Speaker speaker_1: I gotcha. I gotcha.

Speaker speaker_0: ... um, we're just now receiving all of this.

Speaker speaker_1: Oh.

Speaker speaker_0: So at the moment with us, you don't have current coverage. So if you wanna know if you still have current coverage with the other one, you would have to reach out to the previous insurance-

Speaker speaker_1: Gotcha. When-

Speaker speaker_0: ... which I don't know who it was.

Speaker speaker_1: Got it. When will I begin coverage with you guys? If I don't, if I leave everything as is, when will I com- when will it begin?

Speaker speaker_0: Mm-hmm. So once you see the first deduction from your paycheck of, if you keep it how it is, uh, right now you're looking at a weekly deduction of \$52.77. So once you see the first deduction from your paycheck of the \$52.77, the following Monday, the plan becomes effective. So let's say an example, if you were to see it this Friday, that means that next Monday you would become active.

Speaker speaker_1: Okay. Got it. Okay. Let me write that down.

Speaker speaker_0: And then if you did wanna like, if you saw the plan, let's say you're like, oh, never mind, I want the Pro instead of the Classic, your last day to do that change is May 30th. After May 30th, you would have to wait for the next company open enrollment, which is held in the month of April. So you would have to wait, like, a year.

Speaker speaker_1: Gotcha. Uh, and la- I think my last question would be, uh, so you said a card benefits, Benefits in a Card. So you guys are gonna be sending us cards with what we select the medicals?

Speaker speaker_0: So once you, so once you become active, um, like I said, you have to wait for the first deduction to be done. The following Monday, your plan becomes effective. And by that first or second week of active coverage, you should be getting your vision card, your dental card, your preventative card. And for your medical card, which is for the VIP

Classic plans, they normally don't mail that one out. So if you did want a physical one, once you become active, that Monday, you're welcome to contact us and we can request it to the carrier. But once you become active... You for sure should be getting vision, dental and your preventative. But like I said, if you do want a physical, VIP Classic Card, which is your medical card, you do have to call in and request that one, 'cause that one they never really mail it out if you don't request it. So you do have to call in and request it. If you have, like a doctor's appointment coming up and you're still waiting on your cards, um, you can just call this number and we'll email them to you electronically.

Speaker speaker_1: Okay. So like, for example, if I have an- a doctor's appointment, uh, in a couple of days, uh, will you guys be able to give me that card number? Or-

Speaker speaker_0: If you're active, yes. If you're active.

Speaker speaker_1: Only if I'm active? Okay.

Speaker speaker_0: Yes. You have to be active.

Speaker speaker_1: I have to be active or something.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Got it.

Speaker speaker_0: That's why I'm saying, like if you have an appointment coming up, who you actually have to reach out to is the previous insurance-

Speaker speaker_1: The previous?

Speaker speaker_0: ... that you had before this one. 'Cause right now you're not active, it's just pending, um, because of course they haven't done the first deduction from your paycheck. And then that following Monday, like I said, you would become active. So that's why I gave that good example, like this week let's say if you get paid Friday then they deduct it this Friday, that means Monday you would become effective. And then by-

Speaker speaker_1: Got it.

Speaker speaker_0: ... that period there Friday, you should be getting dental, vision and preventatives. And remember, V- VIP Classic, they never mail it out, so you do have to call in and request it if you want a physical one. And if you have, like a appointment coming up and you're already active, and you're waiting on your cards, you can just call us and we'll email them to you electronically while you wait on those physical cards to arrive in the mail.

Speaker speaker_1: Gotcha. Okay, okay. Um, I'm thinking what else? Uh...

Speaker speaker_0: And I sent you that email also. I don't know if you want to double check, just to make sure that you received it. Um, that email has the plans that they offer through your staffing agency with the weekly deduction. And like I said, right now you're looking at a total of \$52.77 from your paycheck each week. And I wrote down on the email, the plan- the plans that are pending which is vision, dental, VIP Classic, short-term disability, term life and your MEC stand alone, which is your preventative plan.

Speaker speaker_1: Got it. If a, if I, if I need to go check out a doctor or a clinic or a hospital, um, who would be the ones to let me know that the VIP Classic it's, it's, it's the one that they cover? That they-

Speaker speaker_0: So the provider... So your VIP Classic plan doesn't require a in-network, meaning you don't have to strictly go to the list of their doctors and clinics. You can go anywhere you want. It really just depends on the provider. So if they say, "Okay, yeah. We take it." You can use it. But if they're like, "We don't accept this insurance." Then you would have to go somewhere else. That one-

Speaker speaker_1: Got it.

Speaker speaker_0: ... doesn't require a in-network. The only one that does is the MEC, which is the preventative plan. That covers such as a physicals, some vaccines, STD and cancer screenings. That one does require you to stay within a network. But once you become active, we make it really easy. Um, on the card it tells you to find providers and it shows you the number to call. Or when you call in and we send it to you electronically, it literally tells you, "For medical providers call." Or you can just call that number, and then they'll tell you providers around your area.

Speaker speaker_1: Gotcha. And for the short-term disability, let's say I go and I, I get my surgery. Would that count as like disability or, or maybe, uh, being on, uh, what do you call it? Uh, what do-

Speaker speaker_0: So since the guide-

Speaker speaker_1: Like therapy?

Speaker speaker_0: So since the guide doesn't tell me, it just tells me the benefit amount. That would be something that you would have to reach out to the carrier and ask, 'cause, 'cause we're just the like, the healthcare administrators. I can't tell you information that I don't see on the guide due to liability.

Speaker speaker_1: I gotcha.

Speaker speaker_0: But, but you're welcome to call APL, which is those two numbers that I gave you. One that ends in 3290 and another one that ends in 3287. Those two ladies would be able to answer that question. Um, I was gonna give you their names. The one that ends in 3290, her name is Delicia.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And then the one that ends in 3287, her name is Sandra. And I believe they're open from 8:00 AM up until 5:00 PM Eastern Time, so they might be closed already. Yeah, they're closed already. So you're welcome-

Speaker speaker_1: You, you...

Speaker speaker_0: ... to contact them, um, tomorrow.

Speaker speaker_1: Tomorrow. Yep, I'll do that tomorrow.

Speaker speaker_0: Or you can leave them a voice message.

Speaker speaker_1: Are they open weekends?

Speaker speaker_0: Um, I don't think so, 'cause I know we are not. Um, so I don't think so. They're also really good at, um, listening to their voicemail, so you can always call today and leave them a voice message. But those two ladies are the ones that could answer questions regarding your dental, VIP Classic, short-term, term life. Any detailed questions that you don't see on the PDF that I sent you, they could answer. If you have questions regarding your Stay Healthy, which is the MEC plan, that would be a different carrier that you'd have to reach out to, as well as vision. Those two are different.

Speaker speaker_1: Got it. Okay, perfect. Uh, you've been a lot of help, Stephanie. Appreciate your time and, and, uh, your, your, yeah, your time and all your help.

Speaker speaker_0: You're welcome. Um, and then like I said, if you do wanna make any changes, your last day to do it is May 30th.

Speaker speaker_1: I thought it was today. That's why I called. I thought it was April 30th, but got, got a month.

Speaker speaker_0: Yeah, no, it's, it's not right now, it's till May. May 30th-

Speaker speaker_1: Cool. We got time. All right. Cool. All right. Well, thank you, Stephanie. I'll, I'll make sure to call this, these numbers tomorrow and get these other questions answered.

Speaker speaker_0: Okay. That's fine. All right. We're open from 8:00 AM up until 8:00 PM Monday through Friday, just in case you may wanna know. Eastern Time.

Speaker speaker_1: Eastern. Okay, perfect. All right. You have yourself a wonderful evening. Thanks.

Speaker speaker_0: Thank you, you too.

Speaker speaker_1: Okay. Bye.