

## **Transcript: Estefania**

**Acevedo-5373268091420672-6461475365273600**

### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Yes, I was calling to ask you a question. Could you check to see if, um... I've been at work for a couple weeks. Mm-hmm. And I wanted to see if I was accounted for for that, because they're going on, um, vacation or leave for the holidays. Mm-hmm. Would that still be accounted towards my, uh, time for getting in my benefits? So, these would be weekly deductions from your paycheck. Um, that's the way that you get active when we receive a deduction weekly. If you don't work, um, you're welcome to give us a call to make a direct deposit to keep it active. Um, if we don't receive five deductions in a row, your plan does get kind of like canceled out. But you're always welcome to give us a call to make a direct payment if, um, you're not gonna be working and if you want active coverage for those days. But if you don't make, um... if we don't get a fifth deduction specifically out of your paycheck for five days in a row, your plan kind of gets canceled out and it goes into something called COBRA. Okay. Um, can you check to see what I'm qualified for? Yeah, I can check. Um, what are the last four of your Social, as well as what's the name of the agency that you work for? Tom Steffin, and, um, 876. Okay. Um, for security purposes, Scott, could you please verify your address as well as your date of birth for me? 2211 West Bliss Road, Carol, Michigan 48723. And then what was your- 89688. Okay, thank you. Is your phone number still 989-286-1071? Yes. And then I have Scott, last name, 07 at gmail.com. Is that up to date? No, 908 at gmail.com. Okay, thank you. Yeah. Okay, and it looks like your company is in company open enrollment right now. So, you're actually eligible to enroll into any healthcare benefits that they offer. Depending on how many you choose, which ones they are, and if you select dependents with these plans is how much the weekly deductions are out of your paycheck for them. Um, it looks like your last day to enroll would be January the 3rd. Okay, yeah, I wanna enroll. Okay. All right, um, did you want me to go over the plans with you as well as send you the benefit guide to your email file? What that benefit guide has, it has all the plans that they offer as well as the prices for those particular plans. Would you like me to send you that, or do you just want me to explain the plans to you? Just send it to me at, uh, scottderoso908 at gmail.com. Okay. All right. One second. All right, sir, I went ahead and emailed that to you. Um, do you mind verifying just to make sure that you did receive it? If you don't see it right away, I would also check your spam and your junk file, 'cause sometimes it sends it to those files. Okay. It should be coming from my email that says info at benefits in a card dot com. And I sent it to the email that has your first and last name, 908 at gmail.com. Yep. What is that? What'd you say? My name is Jason and I have gotten a 10% decrease on one of the Yeah, I love Oh. Oh. You there? Yes, sir. Um, did you receive it? Yes. Okay. So, if you open that PDF, it's gonna sh- complete all the plans that they offer. And if you want, I can go over the plans with you. Yeah. Hold on. Okay. And then let me know when you're ready. All

right. Uh, hold on. Okay. Okay, I g- I see it now. Okay, go ahead. Okay, so... Okay, so the, they, it looks like they offer four different medical plans. The first medical plan that I'm gonna go over is called the MEC Enhanced, the Stay Healthy MEC Enhanced. This plan requires you to stay within the network to be covered at 100%. It, this plan covers a preventative visit, meaning it will cover, like, one physical visit a year, some vaccinations, some STD screenings, some cancer screening, and even some counseling. And this plan also covers your hospital indemnity, meaning doctor visits if you get sick, hospital visits if you get injured, urgent care, emergency room, and even some surgeries. With this plan, however, you are required to make copays in the area of your primary care visits, which you would be limited to four visits annually per person, or 10 per family. The copay in that area would be a \$10. For specialty care visits, you would also be limited to four visits annually per person, or 10 per family. The copay in that area is a \$50. For urgent care visits, you would be limited two to four visits annually per person, or 10 per family, and the copay in that area is a \$60. With the Stay Healthy MEC, you do have prescription benefits with Alexar as well as with Pharmaville. Um, with Alexar, you are required a copay for those generic prescriptions, which you would have a 30-day supply, and the copay in that area is a \$5. And for mail-order option, you would have a 90-day s- supply for your generic drugs, and the copay in that area is a \$15. You also have prescription benefits through Pharmaville, which you can pay up to \$10, \$20, \$30 for your generic medications depending on which ones they are, and then for the non-generics, they do offer somewhat of a discount. The Stay Healthy MEC Enhanced also includes virtual urgent care, which offers medical assistance with medical providers virtually, and this plan would cover a flat fee towards your hospital indemnity services. So for hospital admission benefit, it would cover a flat fee of \$1,000 per day for a max of one day. For hospital confinement benefit, it would cover \$100 per day for a max of 30 days. For surgery and hospital, it would cover \$500 per day for a max of one day. Surgery and physician office, it would cover a flat fee of \$125 per day for a max of one day. Medical imaging test, it would cover \$100 per day for a max of two days. And advanced study follow-up test, it would cover \$25 per day for a max of one day. For this plan, it would be a weekly deduction for employee of \$42.72. So again, your Stay Healthy MEC Enhanced is the one that covers your preventative as well as your hospital indemnity. So this is the first plan, okay? Then they offer three other plans. The three other plans include either preventative or just your hospital indemnity. So the only one that includes both your preventative services, meaning one physical visit a year, some vaccinations, as well as your doctor visits if you get sick, hospital visits, that one is the one I just went through. So that one includes both benefits, but the other ones that I'm gonna go over don't include both benefits. They include either one or the other. So for the second plan that I'm gonna go over, it's called the Stay Healthy MEC Tele-RX. So with your Stay Healthy plan, you're also required to stay within the network and only use their preferred providers to be covered at 100%. With the Stay Healthy plan, this plan only covers your preventative services and your preventative services only. So meaning, this plan is only gonna cover one physical visit a year, some vaccinations, some cancer and STI screening, and even some cam- counseling. But your Stay Healthy plan does not cover your hospital visits if you get injured, your doctor visits if you get sick, urgent care, emergency room and surgeries. So your Stay Healthy plan is only for preventative services and preventative services only. It does include prescription benefits through Alexar, and it does also include virtual urgent care, which offers medical assistance virtually with medical providers. But like I

said earlier, the Stay Healthy is only for your preventative services, so it's not gonna cover any doctor visits if you were to go to, to the hospital because you're sick or something. With the Stay Healthy plan, for employee, it would be a weekly deduction of \$15.67. Then for the other two that they offer, there's two different VIP plans. These are called the VIPs. There's the VIP Standard and the VIP Classic. These two plans don't require you to stay within the network. You could either be in the network or out of the network to be covered compared to the MEC Tele-RX and the MEC Enhanced. With these two, you could actually be in or out of the network. Um, with the, your VIPs, however, they don't cover your preventative services. So they don't cover what the Stay Healthy plan covers, but they do cover your doctor visits if you get sick, your hospital visits if you get injured, urgent care, emergency room and surgeries, but not your preventative services. With your VIPs, you do have prescription benefits also, but with Pharmaville, which you can pay up to \$10, \$20, \$30 for your generic medications depending on which one it is. And then for the non-generic, they do offer somewhat of a discount. The two VIPs also do include the virtual urgent care, which offers medical assistance virtually with medical providers. And with your VIPs, they pay a flat fee towards your services, um, depending on which one you go to.... the flat fee changes. With the VIP Standard, that one's the most basic one, because it doesn't include intensive care unit, rehabilitation benefit, nor any preventive surgery that you may inquire. Your VIP Classic, however, does include those four that the Standard doesn't offer. And as well as the VIP Classic will cover a greater dollar amount towards whatever service you go for. So, for example, if you were to have a surgery in hospital, the VIP Standard covers a flat fee of \$250 per day from that to one day, while your VIP Classic will cover \$500 per day from that to one day. If you were to go to the emergency room, the Standard only covers \$50 per day from that to two days, as well as the VIP Classic. For surgery and physician office however, the Standard covers only \$125 per day from that to two days, while the VIP Classic covers \$250 per day from that to two days. So, out of the Standard and the Classic, being they are hospital indemnity plans only, the Classic will cover a little bit more than the Standard. If you were to select between those two plans, the Standard for employee only is a weekly deduction of \$17.07. And then your VIP Classic for employee only, it would be a weekly deduction of \$18.86. So, those are the medical plans that they offer. Stay Healthy MEC Enhanced is the one that offers both your preventative and your hospital indemnity. And then your Stay Healthy MEC Tele-RS is the one that's only for preventative, and your two VIPs are just for hospital indemnity. So, those are your medical plans. And then they also offer additional benefits, which would be considered your dental, vision, term life, behavioral health, ID Social Plus, short-term disability, and 24-hour group accident. And all of those additional benefits do have their separate deductions to them. Um, so for example, the dental plan for employee, it would be a weekly deduction of \$3.52 from your paycheck. For vision for employee, it's a weekly deduction of \$2.15 from your paycheck. Short-term disability, available for all active employees working 24 hours or more per week. For employee, that would be a weekly deduction of \$3.82. They also offer term life for employee, \$1.99. Behavioral health for employees, \$1.50. ID Social Plus for employees, \$1.98. And then 24-hour group accident for employees, \$2.44. Did you have questions about any of the plans? Yeah. Um, the VIP Classic. Mm-hmm. Is that the plan itself? I mean, do I have to pick that one and pick, like, one of the top...? So, your VI- ... plans? So, your VIPs are, um, both the Standard and the Classic, are the ones that only cover doctor visits if you get sick, hospital visits, urgent care,

emergency room surgeries. But they wouldn't cover your preventative services, which are- What's preventative? Um, preventative is like, uh, one physical visit a year. Some vaccinations, that's considered preventative. Anything that prevents a disease. Like, anything- Oh, like... Yeah. Anything before a problem actually occurs. So, in other words- Okay. ... like your annuals. That wouldn't be covered. That's why, like, in the beginning of the call, um, I explained the MEC Enhanced first, because the MEC Enhanced offers both your preventative as well as your actual hospital visits. And then the other three, being the Stay Healthy MEC Tele-RS, that one's only for, like, preventative. Meaning, like, your annuals, some vaccines. Only preventative and preventative only, and they don't cover, um... So, Stay Healthy doesn't cover the doctor visits, hospital visits, urgent care. That's something that the VIPs cover. Okay. But the VIPs don't cover preventative. The only one that covers both services is the Stay Healthy MEC Enhanced. Oh, okay. But that one requires co-pays, um, and the other ones have their flat fees. Well, what about the VIP Classic? I'm sorry, can you repeat that? What about the VIP Classic? So, for the VIP Classic, um, that one only covers your hospital-like services. Doctor visits, urgent care, emergency room, surgeries. They don't cover your preventative. And out of the Standard and the Classic, the Classic covers a higher, like, dollar amount towards the service that you go for. So, for example, for surgery and physician office, the VIP Standard would only cover \$125 per day, while your VIP Classic would cover a flat fee of \$250 per day, from that to two days. Okay, just set me up for the VIP Classic. Okay. So, for employee, or did you want to add, um, dependents? Employee. Okay. So, your VIP Classic would be a weekly deduction of \$18.86. Did you want to add another different plan? They also offer dental, vision- Yeah. I want dental and vision too. Okay. Did you want me to go over what it covers? Yeah. Okay. So, for dental, the preventative visit is covered at 100%. Something basic, like if they gotta..... of the teeth, that's covered at 80%. Basic restorative, so they find a cavity and they fill it, that's covered at 80%. X-rays are also covered at 80%, and you have an annual maximum of \$500. With your dental plan, you would have to give a one-time deductible of \$50, but that deductible you only have to give once. Then for vision, those have copays. So your copay for an eye exam would only be of \$10. Your copay for lenses and frames would be only a \$25, and then you have a frame allowance of \$130. And for dental, um, employee it would be \$3.52 weekly, and for vision, for employee that's \$2.15 weekly. Um, do you- What about- ... want to add any more? What about for implants? For im- so, I'm really only allowed to give you the information that I see on the guide. If you have any, like, specific questions like that, I would have to connect you to the carrier 'cause they would be able to answer if that's covered or not. I can really just, um, go by what the guide tells me. Yeah. Could you put me over to the carrier? Okay. Um, did you wanna enroll later then? No. Before I move somebody else's- Let's enroll now. Enroll and everything. Okay. In, uh, the VIP Classic and the dental and the vision. Okay. Do you allow Crown Services to make the weekly deduction of \$24.53 from your paycheck for these three selected plans? Yes. Okay. Pardon me. Okay. I did want to advise to you that you have an effective date of January 6th for these plans, so you may experience w- your deduction one or two weeks prior to that effective date, okay? Okay. And then by that first week of your active coverage, you should be getting either Thursday or Friday that dental card and that vision card. And normally they don't send medical cards, being your VIP Classic, um, by mail, but if you do want a physical one, once you're active you're welcome to give this number a call and we can request a physical one if that's something that you want. But you would have to be active for us to request it. So, you should

be receiving first your dental and your vision, and you're welcome to give us a call at this number if you do want a physical card for your VIP Classic and we'll put that request in for you once, um, but of course once you're active. Okay. And then if for some reason you do have a doctor's appointment and you still don't have your cards once you're active, you can give us a call and we can send them, um, uh, via email. Okay. Okay? And then if you wish, I can go ahead and then transfer you. Keep in mind that if you want to add anything additional in the future- Well, what else could I add? I'm sorry? What could I add? Um, so they also offer free RNs, virtual primary care, short-term disability, term life, group accident, the preventative plan, behavioral health and then identity theft. So if you do want to add any of those- Identity theft? I, yeah. Identity theft, like, um, ID and social plus. Yeah. Connect me up. How much is that? That one is \$1.98 for employee. Okay. Yeah, set me up for that. Okay. So I have VIP Classic, dental, vision and then ID experts. That would be a weekly deduction of \$26.51. Do you allow Crown Services to make that weekly deduction? Yes. Okay. And then keep in mind, um, you do have a effective date for these plans for January the 6th, okay? Okay. Thank you. You're welcome. And then again, if you do want to add any add-ons later on, um, you have- Okay. ... 'til January the 3rd to do that because if you call like on the 6th, which falls on a Monday, they're gonna tell you that you have to wait for the next company open enrollment, which is not 'til December. Okay. Great. Thank you. And then if you wish, I can go ahead and transfer you to the carrier. Would you like me to provide that number before I transfer you just in case the call drops? No, that's okay. Go ahead. Okay. Okay. Well, thank you for your time. I hope you have a great day today. Yes, you too. Thank you. Thank you. There you go.

## Conversation Format

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

Speaker speaker\_1: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker\_2: Yes, I was calling to ask you a question. Could you check to see if, um... I've been at work for a couple weeks.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: And I wanted to see if I was accounted for for that, because they're going on, um, vacation or leave for the holidays.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: Would that still be accounted towards my, uh, time for getting in my benefits?

Speaker speaker\_1: So, these would be weekly deductions from your paycheck. Um, that's the way that you get active when we receive a deduction weekly. If you don't work, um, you're welcome to give us a call to make a direct deposit to keep it active. Um, if we don't receive five deductions in a row, your plan does get kind of like canceled out. But you're always welcome to give us a call to make a direct payment if, um, you're not gonna be working and if you want

active coverage for those days. But if you don't make, um... if we don't get a fifth deduction specifically out of your paycheck for five days in a row, your plan kind of gets canceled out and it goes into something called COBRA.

Speaker speaker\_2: Okay. Um, can you check to see what I'm qualified for?

Speaker speaker\_1: Yeah, I can check. Um, what are the last four of your Social, as well as what's the name of the agency that you work for?

Speaker speaker\_2: Tom Steffin, and, um, 876.

Speaker speaker\_1: Okay. Um, for security purposes, Scott, could you please verify your address as well as your date of birth for me?

Speaker speaker\_2: 2211 West Bliss Road, Carol, Michigan 48723.

Speaker speaker\_1: And then what was your-

Speaker speaker\_2: 89688.

Speaker speaker\_1: Okay, thank you. Is your phone number still 989-286-1071?

Speaker speaker\_2: Yes.

Speaker speaker\_1: And then I have scott, last name, 07 at gmail.com. Is that up to date?

Speaker speaker\_2: No, 908 at gmail.com.

Speaker speaker\_1: Okay, thank you.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Okay, and it looks like your company is in company open enrollment right now. So, you're actually eligible to enroll into any healthcare benefits that they offer. Depending on how many you choose, which ones they are, and if you select dependents with these plans is how much the weekly deductions are out of your paycheck for them. Um, it looks like your last day to enroll would be January the 3rd.

Speaker speaker\_2: Okay, yeah, I wanna enroll.

Speaker speaker\_1: Okay. All right, um, did you want me to go over the plans with you as well as send you the benefit guide to your email file? What that benefit guide has, it has all the plans that they offer as well as the prices for those particular plans. Would you like me to send you that, or do you just want me to explain the plans to you?

Speaker speaker\_2: Just send it to me at, uh, scottderoso908 at gmail.com.

Speaker speaker\_1: Okay. All right. One second. All right, sir, I went ahead and emailed that to you. Um, do you mind verifying just to make sure that you did receive it? If you don't see it right away, I would also check your spam and your junk file, 'cause sometimes it sends it to those files.

Speaker speaker\_2: Okay.

Speaker speaker\_1: It should be coming from my email that says info at benefits in a card dot com. And I sent it to the email that has your first and last name, 908 at gmail.com.

Speaker speaker\_2: Yep. What is that? What'd you say?

Speaker speaker\_3: My name is Jason and I have gotten a 10% decrease on one of the

Speaker speaker\_4: Yeah, I love

Speaker speaker\_5: Oh.

Speaker speaker\_1: Oh.

Speaker speaker\_2: You there?

Speaker speaker\_1: Yes, sir. Um, did you receive it?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. So, if you open that PDF, it's gonna sh- complete all the plans that they offer. And if you want, I can go over the plans with you.

Speaker speaker\_2: Yeah. Hold on.

Speaker speaker\_1: Okay. And then let me know when you're ready.

Speaker speaker\_2: All right. Uh, hold on.

Speaker speaker\_1: Okay.

Speaker speaker\_6: Okay, I g- I see it now. Okay, go ahead.

Speaker speaker\_1: Okay, so... Okay, so the, they, it looks like they offer four different medical plans. The first medical plan that I'm gonna go over is called the MEC Enhanced, the Stay Healthy MEC Enhanced. This plan requires you to stay within the network to be covered at 100%. It, this plan covers a preventative visit, meaning it will cover, like, one physical visit a year, some vaccinations, some STD screenings, some cancer screening, and even some counseling. And this plan also covers your hospital indemnity, meaning doctor visits if you get sick, hospital visits if you get injured, urgent care, emergency room, and even some surgeries. With this plan, however, you are required to make copays in the area of your primary care visits, which you would be limited to four visits annually per person, or 10 per family. The copay in that area would be a \$10. For specialty care visits, you would also be limited to four visits annually per person, or 10 per family. The copay in that area is a \$50. For urgent care visits, you would be limited two to four visits annually per person, or 10 per family, and the copay in that area is a \$60. With the Stay Healthy MEC, you do have prescription benefits with Alexar as well as with Pharmaville. Um, with Alexar, you are required a copay for those generic prescriptions, which you would have a 30-day supply, and the copay in that area is a \$5. And for mail-order option, you would have a 90-day s- supply for your generic drugs, and the copay in that area is a \$15. You also have prescription benefits through Pharmaville, which you can pay up to \$10, \$20, \$30 for your generic medications depending on which ones they are, and then for the non-generics, they do offer somewhat of a discount. The Stay

Healthy MEC Enhanced also includes virtual urgent care, which offers medical assistance with medical providers virtually, and this plan would cover a flat fee towards your hospital indemnity services. So for hospital admission benefit, it would cover a flat fee of \$1,000 per day for a max of one day. For hospital confinement benefit, it would cover \$100 per day for a max of 30 days. For surgery and hospital, it would cover \$500 per day for a max of one day. Surgery and physician office, it would cover a flat fee of \$125 per day for a max of one day. Medical imaging test, it would cover \$100 per day for a max of two days. And advanced study follow-up test, it would cover \$25 per day for a max of one day. For this plan, it would be a weekly deduction for employee of \$42.72. So again, your Stay Healthy MEC Enhanced is the one that covers your preventative as well as your hospital indemnity. So this is the first plan, okay? Then they offer three other plans. The three other plans include either preventative or just your hospital indemnity. So the only one that includes both your preventative services, meaning one physical visit a year, some vaccinations, as well as your doctor visits if you get sick, hospital visits, that one is the one I just went through. So that one includes both benefits, but the other ones that I'm gonna go over don't include both benefits. They include either one or the other. So for the second plan that I'm gonna go over, it's called the Stay Healthy MEC Tele-RX. So with your Stay Healthy plan, you're also required to stay within the network and only use their preferred providers to be covered at 100%. With the Stay Healthy plan, this plan only covers your preventative services and your preventative services only. So meaning, this plan is only gonna cover one physical visit a year, some vaccinations, some cancer and STI screening, and even some cam- counseling. But your Stay Healthy plan does not cover your hospital visits if you get injured, your doctor visits if you get sick, urgent care, emergency room and surgeries. So your Stay Healthy plan is only for preventative services and preventative services only. It does include prescription benefits through Alexar, and it does also include virtual urgent care, which offers medical assistance virtually with medical providers. But like I said earlier, the Stay Healthy is only for your preventative services, so it's not gonna cover any doctor visits if you were to go to, to the hospital because you're sick or something. With the Stay Healthy plan, for employee, it would be a weekly deduction of \$15.67. Then for the other two that they offer, there's two different VIP plans. These are called the VIPs. There's the VIP Standard and the VIP Classic. These two plans don't require you to stay within the network. You could either be in the network or out of the network to be covered compared to the MEC Tele-RX and the MEC Enhanced. With these two, you could actually be in or out of the network. Um, with the, your VIPs, however, they don't cover your preventative services. So they don't cover what the Stay Healthy plan covers, but they do cover your doctor visits if you get sick, your hospital visits if you get injured, urgent care, emergency room and surgeries, but not your preventative services. With your VIPs, you do have prescription benefits also, but with Pharmaville, which you can pay up to \$10, \$20, \$30 for your generic medications depending on which one it is. And then for the non-generic, they do offer somewhat of a discount. The two VIPs also do include the virtual urgent care, which offers medical assistance virtually with medical providers. And with your VIPs, they pay a flat fee towards your services, um, depending on which one you go to.... the flat fee changes. With the VIP Standard, that one's the most basic one, because it doesn't include intensive care unit, rehabilitation benefit, nor any preventive surgery that you may inquire. Your VIP Classic, however, does include those four that the Standard doesn't offer. And as well as the VIP Classic will cover a greater dollar amount towards whatever service you go for. So, for



example, if you were to have a surgery in hospital, the VIP Standard covers a flat fee of \$250 per day from that to one day, while your VIP Classic will cover \$500 per day from that to one day. If you were to go to the emergency room, the Standard only covers \$50 per day from that to two days, as well as the VIP Classic. For surgery and physician office however, the Standard covers only \$125 per day from that to two days, while the VIP Classic covers \$250 per day from that to two days. So, out of the Standard and the Classic, being they are hospital indemnity plans only, the Classic will cover a little bit more than the Standard. If you were to select between those two plans, the Standard for employee only is a weekly deduction of \$17.07. And then your VIP Classic for employee only, it would be a weekly deduction of \$18.86. So, those are the medical plans that they offer. Stay Healthy MEC Enhanced is the one that offers both your preventative and your hospital indemnity. And then your Stay Healthy MEC Tele-RS is the one that's only for preventative, and your two VIPs are just for hospital indemnity. So, those are your medical plans. And then they also offer additional benefits, which would be considered your dental, vision, term life, behavioral health, ID Social Plus, short-term disability, and 24-hour group accident. And all of those additional benefits do have their separate deductions to them. Um, so for example, the dental plan for employee, it would be a weekly deduction of \$3.52 from your paycheck. For vision for employee, it's a weekly deduction of \$2.15 from your paycheck. Short-term disability, available for all active employees working 24 hours or more per week. For employee, that would be a weekly deduction of \$3.82. They also offer term life for employee, \$1.99. Behavioral health for employees, \$1.50. ID Social Plus for employees, \$1.98. And then 24-hour group accident for employees, \$2.44. Did you have questions about any of the plans?

Speaker speaker\_7: Yeah. Um, the VIP Classic.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_7: Is that the plan itself? I mean, do I have to pick that one and pick, like, one of the top...?

Speaker speaker\_1: So, your VI-

Speaker speaker\_7: ... plans?

Speaker speaker\_1: So, your VIPs are, um, both the Standard and the Classic, are the ones that only cover doctor visits if you get sick, hospital visits, urgent care, emergency room surgeries. But they wouldn't cover your preventative services, which are-

Speaker speaker\_7: What's preventative?

Speaker speaker\_1: Um, preventative is like, uh, one physical visit a year. Some vaccinations, that's considered preventative. Anything that prevents a disease. Like, anything-

Speaker speaker\_7: Oh, like...

Speaker speaker\_1: Yeah. Anything before a problem actually occurs. So, in other words-

Speaker speaker\_7: Okay.

Speaker speaker\_1: ... like your annuals. That wouldn't be covered. That's why, like, in the beginning of the call, um, I explained the MEC Enhanced first, because the MEC Enhanced offers both your preventative as well as your actual hospital visits. And then the other three, being the Stay Healthy MEC Tele-RS, that one's only for, like, preventative. Meaning, like, your annuals, some vaccines. Only preventative and preventative only, and they don't cover, um... So, Stay Healthy doesn't cover the doctor visits, hospital visits, urgent care. That's something that the VIPs cover.

Speaker speaker\_7: Okay.

Speaker speaker\_1: But the VIPs don't cover preventative. The only one that covers both services is the Stay Healthy MEC Enhanced.

Speaker speaker\_7: Oh, okay.

Speaker speaker\_1: But that one requires co-pays, um, and the other ones have their flat fees.

Speaker speaker\_7: Well, what about the VIP Classic?

Speaker speaker\_1: I'm sorry, can you repeat that?

Speaker speaker\_7: What about the VIP Classic?

Speaker speaker\_1: So, for the VIP Classic, um, that one only covers your hospital-like services. Doctor visits, urgent care, emergency room, surgeries. They don't cover your preventative. And out of the Standard and the Classic, the Classic covers a higher, like, dollar amount towards the service that you go for. So, for example, for surgery and physician office, the VIP Standard would only cover \$125 per day, while your VIP Classic would cover a flat fee of \$250 per day, from that to two days.

Speaker speaker\_7: Okay, just set me up for the VIP Classic.

Speaker speaker\_1: Okay. So, for employee, or did you want to add, um, dependents?

Speaker speaker\_7: Employee.

Speaker speaker\_1: Okay. So, your VIP Classic would be a weekly deduction of \$18.86. Did you want to add another different plan? They also offer dental, vision-

Speaker speaker\_7: Yeah. I want dental and vision too.

Speaker speaker\_1: Okay. Did you want me to go over what it covers?

Speaker speaker\_7: Yeah.

Speaker speaker\_1: Okay. So, for dental, the preventative visit is covered at 100%. Something basic, like if they gotta..... of the teeth, that's covered at 80%. Basic restorative, so they find a cavity and they fill it, that's covered at 80%. X-rays are also covered at 80%, and you have an annual maximum of \$500. With your dental plan, you would have to give a one-time deductible of \$50, but that deductible you only have to give once. Then for vision, those have copays. So your copay for an eye exam would only be of \$10. Your copay for

lenses and frames would be only a \$25, and then you have a frame allowance of \$130. And for dental, um, employee it would be \$3.52 weekly, and for vision, for employee that's \$2.15 weekly. Um, do you-

Speaker speaker\_8: What about-

Speaker speaker\_1: ... want to add any more?

Speaker speaker\_8: What about for implants?

Speaker speaker\_1: For im- so, I'm really only allowed to give you the information that I see on the guide. If you have any, like, specific questions like that, I would have to connect you to the carrier 'cause they would be able to answer if that's covered or not. I can really just, um, go by what the guide tells me.

Speaker speaker\_8: Yeah. Could you put me over to the carrier?

Speaker speaker\_1: Okay. Um, did you wanna enroll later then?

Speaker speaker\_8: No.

Speaker speaker\_1: Before I move somebody else's-

Speaker speaker\_8: Let's enroll now. Enroll and everything.

Speaker speaker\_1: Okay.

Speaker speaker\_8: In, uh, the VIP Classic and the dental and the vision.

Speaker speaker\_1: Okay. Do you allow Crown Services to make the weekly deduction of \$24.53 from your paycheck for these three selected plans?

Speaker speaker\_8: Yes.

Speaker speaker\_1: Okay.

Speaker speaker\_8: Pardon me.

Speaker speaker\_1: Okay. I did want to advise to you that you have an effective date of January 6th for these plans, so you may experience w- your deduction one or two weeks prior to that effective date, okay?

Speaker speaker\_8: Okay.

Speaker speaker\_1: And then by that first week of your active coverage, you should be getting either Thursday or Friday that dental card and that vision card. And normally they don't send medical cards, being your VIP Classic, um, by mail, but if you do want a physical one, once you're active you're welcome to give this number a call and we can request a physical one if that's something that you want. But you would have to be active for us to request it. So, you should be receiving first your dental and your vision, and you're welcome to give us a call at this number if you do want a physical card for your VIP Classic and we'll put that request in for you once, um, but of course once you're active.

Speaker speaker\_8: Okay.

Speaker speaker\_1: And then if for some reason you do have a doctor's appointment and you still don't have your cards once you're active, you can give us a call and we can send them, um, uh, via email.

Speaker speaker\_8: Okay.

Speaker speaker\_1: Okay? And then if you wish, I can go ahead and then transfer you. Keep in mind that if you want to add anything additional in the future-

Speaker speaker\_8: Well, what else could I add?

Speaker speaker\_1: I'm sorry?

Speaker speaker\_8: What could I add?

Speaker speaker\_1: Um, so they also offer free RNs, virtual primary care, short-term disability, term life, group accident, the preventative plan, behavioral health and then identity theft. So if you do want to add any of those-

Speaker speaker\_8: Identity theft?

Speaker speaker\_1: I, yeah. Identity theft, like, um, ID and social plus.

Speaker speaker\_8: Yeah. Connect me up. How much is that?

Speaker speaker\_1: That one is \$1.98 for employee.

Speaker speaker\_8: Okay. Yeah, set me up for that.

Speaker speaker\_1: Okay. So I have VIP Classic, dental, vision and then ID experts. That would be a weekly deduction of \$26.51. Do you allow Crown Services to make that weekly deduction?

Speaker speaker\_8: Yes.

Speaker speaker\_1: Okay. And then keep in mind, um, you do have a effective date for these plans for January the 6th, okay?

Speaker speaker\_8: Okay. Thank you.

Speaker speaker\_1: You're welcome. And then again, if you do want to add any add-ons later on, um, you have-

Speaker speaker\_8: Okay.

Speaker speaker\_1: ... 'til January the 3rd to do that because if you call like on the 6th, which falls on a Monday, they're gonna tell you that you have to wait for the next company open enrollment, which is not 'til December.

Speaker speaker\_8: Okay. Great. Thank you.

Speaker speaker\_1: And then if you wish, I can go ahead and transfer you to the carrier. Would you like me to provide that number before I transfer you just in case the call drops?

Speaker speaker\_8: No, that's okay. Go ahead.

Speaker speaker\_1: Okay. Okay. Well, thank you for your time. I hope you have a great day today.

Speaker speaker\_8: Yes, you too. Thank you.

Speaker speaker\_1: Thank you.

Speaker speaker\_9: There you go.