

## Transcript: Estefania

**Acevedo-5394095162736640-4983123365281792**

### 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, my name is Claudio Romero. And I received a message from- from you guys. Okay. What does, did it say? To enroll on benefits. Uh-huh. Okay. Claudio Romero. I'm sorry. What type of agency do you work for? Partners. Okay. And then, what are the last four of your social? 7802. Thank you. What's your first and last name? Claudio Romero. Um, for security purposes, I do need you to verify your address as well as your date of birth. 6522 Mott Street, M-O-T-T, apartment number 5, in Palo Alto, California, 90723. And then, uh, what else did you ask me, too? For the email- Um, your birthday. 06, 04662. Thank you. Is your phone number still the 424-406-5094? Correct. And then, I have claudio846@outlook.com for you, 8246@outlook.com. Okay. That's my email address is opu, opusdei2005@sbcglobal.net. Oh, okay. So it's not the 192- Okay, . Um, I'm sorry. Can you spell that again? Did you say P-O-P-U? O- Yeah, O, Oscar. Mm-hmm. Patrick, Ernest, O- Mm-hmm. Two. Oh, no. I'm sorry. O-P-P, O-P-U, O-P-U, S-D-E-I, Opus Dei, 2005, @sbcglobal.net. Okay. I'ma repeat it just to make sure that I have it right. Mm-hmm. Um, w- did you say Oscar Patrick Ernest, O-P-U-S-E? Mm-mm, no, no, no. Okay, I'm sorry. O, as in Oscar. Mm-hmm. P, as in Peter. Mm-hmm. U, as in you. Mm-hmm. Opu-, S, as in Sam, Opus. Mm-hmm. D, as in David. E, again as in Ernest. Opus Dei. I, as in, uh, Inglewood. Mm-hmm. Okay. I- Opus Dei, 2005. Mm-hmm. @sbcglobal.net. Abcglobal.net? Yes, sbcglobal.net. Okay. Thank you. Sorry. I thought you meant like actual Oscar Patrick Ernest. Yeah, no. 'Cause I- No, no. But you're fine, I got it. So it was O-P-U-S-E-D-E-I-2005@abcglobal.net? Yeah, yeah. Okay. Yeah, Opus Dei is, um, it's a Latin for, for, where, words of God works. Oh, okay. Uh, Opus Dei, it's almost like work day, as in day job. Um, and by any chance, did you know what you wanted to enroll into already, or did you want me to go over the plans with you? Um, can we go o- over the plans? 'Cause I don't- I don't have- Mm-hmm. I said I filled all this work when- when I, when I first applied there, um, a whole bunch of papers that I filled out on agency. But I'm not sure. Yeah. So yeah, I can go over the plans with you. Um, would you like me to send you the benefit guide to your email? That guide is gonna have- Yeah. Yeah, that'd be great. ... you receive it. I'll go ahead and go over the plans with you. But it'll give you a visual of what I'm talking about. Mm-hmm. Um, 'cause it is a few plans. So I'ma go ahead and send it to that email file. Okay. Okay. Uh, are we talking about medical, so? Yeah, so they offer, um, it's only medical plans that they offer, like dental- Okay. ... vision, behavioral health, preventatives. So it's only, uh, like healthcare insurance. Yeah. Yeah. And, uh, how much will it cost me? It depends on- How much does it cost? So it a- it- it really just depends. It depends on how many plans you get, if you get dependent with plans as well as- No, no. ... free. I- I just for myself, yeah. Okay. I don't have any... So- So really just plans you get and how many, 'cause

all of the plans have their own deductions. And then at the end of the call, we would just sum up all the plans that you select, and then I'll give you the price of how much that weekly deduction would be from your paycheck. Okay.... I went ahead and sent you that email. Do you mind, um, verifying to see if you have received it? Hold on a second. No, I have not. Can you check your spam and junk file? Oh, okay. Let's see. No. Is there any way that I can send you my op- text you my email address? 'Cause I don't think that you got it. Uh, let me spell it 'cause I can't get text messages, but let me just spell it. So it's O as in octopus, P as in Paul. Yeah. And then it's U as hay- university. Mm-hmm. S as in Sam, D as in Diego. Mm-hmm. E as in echo, I as in island. Mm-hmm. 2005@apple, B as in bravo- No. No, no, no, no, no. ... C as in- S-B-C 2005@... SBC? S-S as in, uh, sign. Sam? Yeah. S-B, B as in, uh, bell. Mm-hmm. And- Okay. ... C as in California. SBC. Oh, okay. And then global.net? Yes. Global dot- Okay, sorry. I put A-B-E. That's all right. That's fine. It, it, it... That... It used to be, uh, Southern Bell, South Bell, uh, Edison? No, no. The former, uh, backstory of the ecosystem, so I don't, I don't think that you remember that company. It's old. Geez. It's okay. Yeah. And then it was SBCglobal.net, right? Correct. SBC. Okay. I'mma send it one more time. Okay. Okay. I sent it already. Um, if you could also check your spam and then your junk file 'cause sometimes I notice it sends it there. No, I still don't got it. No, I don't get it. Um, did you check your spam and your junk? Yes, I did and it's not even there. And I, and I opened up a whole bunch of spam as well. I think so. Well, if you want, I can go over the plans with you. Um, sometimes if..... it, it pops up. 'Cause it should be the right one.

O-P-U-S-E-D-E-I2005@sbcglobal.net. Yeah. Yeah? But, ah... But I can go over it- Well, I- ... them with you. I don't think you got it right. I don't think you need to do that. Yeah, I know it's hard. Um, but is that the email? O-P-U-S- Yeah. O- Yeah. I don't know then.

P-U-S-D-E-I2005@sbcglobal.net. Yeah. That's the one I have. And this is sambelcalifornia.net. I hope people put.com. I hope people put- No, I just put.net. ... that. Okay. Well, yeah. For, for some reason I'm not getting it. Um, but if you wish I can go over the plans. Uh... Or I can try to send it one more time. Yeah. Probably is gonna take a while because it goes from my, uh... Well, from the network, from emergency to my phone and sometimes it takes a while. Okay. 'Cause I just sent it one more time. Yeah. So, uh, you should be getting like two- Yeah. It definitely says to me, yeah. Oh, okay. But if you wish, I can go, I can start o- like, going over the plans with you. Okay. That's fine. You'll get somewhat- All right. ... of an understanding. Okay. So the first medical plan that I'mma go over is called the StayHealthy MAC TeleRx. This plan is technically one of the most basic ones that we have to offer because it only covers one physical visit a year, some vaccinations, some STD screenings, some cancer screening and even some counseling. Oh. But the StayHealthy is only for preventative services. So, that one's not gonna cover doctor visits if you get sick, hospital visits, urgent care room, emergency room nor surgeries. Okay. So it's only for preventative services like, like a physical and stuff like that. Um, it does- Mm-hmm. ... require you also to stay within the network.... and only use their providers to be covered at 100%. And it offers prescription benefits through Aleca and offers something called FreeRx, which gives you access to over 800 of the top 90% generic drugs prescribed in the US for a cheaper retail, um, but like I said- Mm-hmm. ... earlier, the MEC TeleRx, that one is only for preventative services, okay? So, if you were to get the Stay Healthy MEC, employee only, that would be a weekly deduction of \$16.80. Okay. And then there's, um, three other plans that are called the VIPs. There is the VIP Standard, the VIP Plus, and the VIP Prime. These are the plans that

will cover doctor visits, say, hospital visits if injured, urgent care, emergency room and surgeries. So those three will cover those areas. However, it doesn't cover your preventative services. So it doesn't cover what I just went over with the last plan, um, so it's vice versa. And with these three plans, the VIPs, you could either use, um, providers outside of the network or in the network to receive coverage. So it's different than the MEC, 'cause the MEC requires you to stay within the network. But with the three VIPs, you could either be in the network or out of the network, just still be covered. It also offers prescription benefits, but through PharmaBill, which you can pay up to 10, 20, \$30 for generic medication. And for the non-generic, they do offer discounts. It also includes something called Walmart Health Virtual Care, which gives you access to medical providers virtually. The main difference between the three of them is that, out of the three of them, the Standard, the VIP Standard is the most basic one, because that one doesn't cover intensive care unit benefits, rehabilitation benefit, nor any preventive surgery that you may require, while the VIP Plus and the VIP Prime do cover those four areas. Out of the three, the VIP Prime is gonna cover a greater dollar amount, depending on what service you go for. So for example, if you were to have a surgery in hospital, the VIP Standard would cover a flat fee of \$250 per day for a max of one day. The VIP Plus would cover \$1,000 per day for a max of one day, and then the VIP Prime would cover \$2,000 per day for a max of one day. If you were to require a emergency room visit, the Standard would cover \$50 per day for a max of two days, the VIP Plus would cover \$100 per day for a max of two days, and then the VIP Prime would cover \$150 per day for a max of two days. So out of the three of them, the VIP Prime would cover a greater dollar amount, then it would be the Plus, and then last, it would be the Standard. If you were to select between those three, the VIP Standard for employee only would be a weekly deduction of \$17.66. The VIP Plus for employee only would be \$31.61. And then the VIP Prime, which is the one that pays that greater dollar amount, would be \$43.28 for the employee only plan. So those are four of the medical plans, and then there is a fifth one that's called the MEC Enhanced. So the MEC Enhanced requires you to stay within the n- network, just like the MEC TeleRx, but with the MEC Enhanced, it offers both benefits, so it'll cover your preventative services as well as doctor visits if sick, hospital visits if injured, urgent care, emergency rooms and some surgeries. So it'll cover those both benefits, but this one requires copay compared to the other ones that don't. So with the MEC Enhanced, you're required copays in the area of primary care visits, which will be limited to four visits annually per person or 10 per family, and the copay in that area would be a \$10. For specialty care visits, you're also limited to four visits annually per person or 10 per family, and the copay in that area would be a \$50. For urgent care visits for the MEC Enhanced, it's limited to four visits annually per person or 10 per family, and the copay in that area is a \$60 per visit. You're covered through Aleca and through PharmaBill, but for your preventative prescriptions, you would be required a copay if you do select the MEC Enhanced. So for the pharmacy ... you have a 30-day supply, and the copay would be a \$5. And for the mail order option, there's a 90-day supply for the generics drugs, and that copay would be a \$15. Like I said earlier, you would also have, um, prescription benefits through PharmaBill, which you can pay up to 10, 20, \$30 for generic medications. And for the non-generic, they do offer discounts. This one also does include the Walmart Health Virtual Care, which gives you access to medical providers virtually, and it does include hospital admission, physician office, um, like if you have to go because you're sick. If you do select the Stay Healthy MEC Enhanced for employee only, that would be \$43.76. So those

are the, the five medical plans, okay? Okay. Yeah. And then, um, they also offer, like the additional benefits, like vision, dental, term life, but those... prices or retails to them. So for dental, if you were to be interested in dental with one of the medical plans, you would have to add it in addition. And the dental plan for employee only is \$3.63. For vision, it, for employee, it would be \$2.15. Term life for employee is \$2.11.... short-term disability for employees, \$3.94. So those are the add-ons that you could add in addition. Mm-hmm. Um, and then- Uh, dental- I was gonna- Dental addition is add-on, right? Yes. Okay, now- I'm sorry? ... how much would it be for the, uh, as a dental add-on on the, uh... I guess will be the, the middle or? The VIP? Yes. So the- Yeah. Uh, uh, I think you're as- you're about to ask me about the medical plans, right? Because you said the middle one. I'm guessing you're talking about the Plus. The, yeah, but uh the thing is this. Uh, I got a question. W- uh, you know how this is temporary job, right? Mm-hmm. Yeah. What, um, uh, what if I lose that assignment? Okay. So- How, how can I get the payments and all that? So let's say you stop working with them but you still wanta keep your plans, right? You can make- Yeah. ... up to four, you can call us and make up to four direct payments to keep your coverage active. Um, most likely, since they won't be able to, like if you don't work with them, of course they're not able to deduct money out of your paycheck 'cause for obvious reasons- Yeah. Ooh. ... you're not with them. So you- Yeah. ... you would be able to still keep your plan and you can call us and make up to four direct payments. But by the fifth week that they don't specifically- Yeah. ... get money outta your paycheck, you go into something called COBRA enrollment and from there you would have- Yeah. ... to contact COBRA and they would- Yeah. ... let you know. Oh. If those particular plans, um, if you're still allowed to like keep them. But I, but um, you would be able to make up to four direct payments, but by the fifth week that they don't specifically get that deduction outta your paycheck, you go into something called COBRA enrollment and from there you would have to contact them and they would notify you- Yeah. ... if those particular plans fall under that COBRA enrollment. Yeah. Yeah, that's what usually happens. They always send us a, a email. My assignment is completed or something, they send me the COBRA papers. Yes, sir. Yeah. is a regular plan. Oh. Yeah, I was... oh, sorry. No, no, no, sorry. I, I'm just thinking of what should I do, what should I do? How, how long do I have till, enrollment services? Until you're a per-... Okay, um, I can check real quick. Let me see. Mm-hmm. I was also gonna tell you that for the medical plans, the dental and the vision, those are under a IRS regulation that's called Section 125. So what that section is- Yes. ... it allows you to pay those particular plans that are under that regulation with pre-tax dollars. But if you were to wanta cancel that particular plan, or like, mm, add dependents or change the level, or, you would have to be within your first 30 days of receiving your first check. So for you- Yeah. ... you wouldn't be allowed to make any changes after December 5th. Uh, you, the last date that you have to enroll is December 4th. Okay. Uh, um, you say that, uh, the VIP, uh, for the dental, can I go right away to, to see the doctor, the dentist? So- Or I have to wait? So, um, for the VIP, so none of the medical plans include dental. That was something you would have to add in addition. So for the dental plan, we only have one dental plan and that's for \$3.63. And from that dental plan I can tell you what it covers. Sorry, my computer's slow. So for the dental plan you would have to add it in addition. The plan for employee only costs \$3.63. For a preventative pres- preventative visit, it covers you at 100%. Anything basic like a cleaning of the teeth would be covered at 80%. A basic restorative, so if they had to fill in a cavity, that's covered at 80%. If they take x-rays, that's covered at 80%, and you do have an annual

maximum of \$500. As well as you would have to give a one-time deductible. If you do choose the individual plan, it would be a \$50, but that deductible is only given once. \$50 a month? No, just one time. Mm-hmm. Oh, that's the deductible, yeah. And, and usually the plan it cost, what will, what will it cost me? Uh. \$3.63 a week. The dental one. Is, is it like, uh, \$16 a month and then, uh, the VIP that covers, uh, the ha- the... So, so the VIP, the standard, that one doesn't- Okay. ... cover intensive care, rehabilitation or any preventive surgery. And then the VIP Plus and the VIP Prime do. But the one that pays a greater dollar amount towards the services would be the Prime. The VIP Plus has all the services that the Prime do. However, the Prime, out of the three, is the one that pays a little bit more towards that visit. But the Plus covers everything that the Prime does. Just that the Prime covers a little bit more in a dollar amount. So for the Plu- for the standard, the basic one-... the one that doesn't cover intense, um, intensive care, habilitation or preventive surgery, that one, a week is \$17.66. Then the Plus, the one in the middle, is \$31.61. And then the Prime, which is the one that covers a little bit more, uh, \$43.28. \$43, that's a month, right? That's a week. That's- A week? Oh, wow. All of these deductions are weekly deductions. Yes, sir. Yeah. I can't say that. So for all of these plans, they would be, um, taking it out of your check weekly. Weekly. No, no, no, no. That's too much. No, I'd, I'd rather pass. Okay. And just in case- Yeah, I'm sorry. ... you change your mind, that's okay. I need to know what, uh, yeah. I think I'm gonna have to look for Medicare or something, because I- You're fine. Yeah, you're fine. Yeah. If you do change your mind for some reason, you have till December 4th, okay? Okay. Because if you, if you pass, like let's say you do wanna enroll later on, and it's after the 4th, you're gonna have to wait til December. I mean, not, til October of next year, 'cause that's when their company open enrollment is. Next... Oh yeah, yeah, yeah. Okay. Yeah, it seems like my situation right now is really, really, really tight. I don't know if... The, this economy hasn't been good this year or the last year. Hmm. A couple, couple years has been bad for me. Uh, I'm just really looking- Oh, I'm sorry. No, that's fine, that's fine. It's just like, uh, things that I don't expect. And I, I need to see... Um, this is my first assignment on Partners, and so hopefully I'll, I'll keep working here, and um, yeah, hopefully I'll, I'll, I'll, I'll make up my mind out. Well, if I don't do it in ne- next week, maybe next year. But thank you anyway. Okay. You're welcome. Because, because... And I'm gonna- Have a nice day. ... look over for that, uh, email. Okay, yeah. That's fine. Even if I get it off my comp- Maybe I don't, I didn't get it on m- my phone because of, uh, the size. Maybe on my regular email on the computer I'll, I'll check it out. All right. Well, thank you. You're welcome. Have a nice day. Thank you. You too. You too, bye. This is expensive to have coverage.

## Conversation Format

Speaker speaker\_0: 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?

Speaker speaker\_1: Yes, my name is Claudio Romero. And I received a message from- from you guys.

Speaker speaker\_0: Okay. What does, did it say?

Speaker speaker\_1: To enroll on benefits. Uh-huh.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Claudio Romero.

Speaker speaker\_0: I'm sorry. What type of agency do you work for?

Speaker speaker\_1: Partners.

Speaker speaker\_0: Okay. And then, what are the last four of your social?

Speaker speaker\_1: 7802.

Speaker speaker\_0: Thank you. What's your first and last name?

Speaker speaker\_1: Claudio Romero.

Speaker speaker\_0: Um, for security purposes, I do need you to verify your address as well as your date of birth.

Speaker speaker\_1: 6522 Mott Street, M-O-T-T, apartment number 5, in Palo Alto, California, 90723. And then, uh, what else did you ask me, too? For the email-

Speaker speaker\_0: Um, your birthday.

Speaker speaker\_1: 06, 04662.

Speaker speaker\_0: Thank you. Is your phone number still the 424-406-5094?

Speaker speaker\_1: Correct.

Speaker speaker\_0: And then, I have claudio846@outlook.com for you, 8246@outlook.com.

Speaker speaker\_1: Okay. That's my email address is opu, opusdei2005@sbcglobal.net.

Speaker speaker\_0: Oh, okay. So it's not the 192- Okay, . Um, I'm sorry. Can you spell that again? Did you say P-O-P-U?

Speaker speaker\_1: O- Yeah, O, Oscar.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Patrick, Ernest, O-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Two. Oh, no. I'm sorry. O-P-P, O-P-U, O-P-U, S-D-E-I, Opus Dei, 2005, @sbcglobal.net.

Speaker speaker\_0: Okay. I'ma repeat it just to make sure that I have it right.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Um, w- did you say Oscar Patrick Ernest, O-P-U-S-E?

Speaker speaker\_1: Mm-mm, no, no, no. Okay, I'm sorry. O, as in Oscar.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: P, as in Peter.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: U, as in you.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Opu-, S, as in Sam, Opus.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: D, as in David. E, again as in Ernest. Opus Dei. I, as in, uh, Inglewood.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Okay. I- Opus Dei, 2005.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: @sbcglobal.net.

Speaker speaker\_0: Abcglobal.net?

Speaker speaker\_1: Yes, sbcglobal.net.

Speaker speaker\_0: Okay. Thank you. Sorry. I thought you meant like actual Oscar Patrick Ernest.

Speaker speaker\_1: Yeah, no.

Speaker speaker\_0: 'Cause I-

Speaker speaker\_1: No, no.

Speaker speaker\_0: But you're fine, I got it. So it was O-P-U-S-E-D-E-I-2005@abcglobal.net?

Speaker speaker\_1: Yeah, yeah.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Yeah, Opus Dei is, um, it's a Latin for, for, where, words of God works.

Speaker speaker\_0: Oh, okay.

Speaker speaker\_1: Uh, Opus Dei, it's almost like work day, as in day job.

Speaker speaker\_0: Um, and by any chance, did you know what you wanted to enroll into already, or did you want me to go over the plans with you?

Speaker speaker\_1: Um, can we go o- over the plans? 'Cause I don't- I don't have-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: I said I filled all this work when- when I, when I first applied there, um, a whole bunch of papers that I filled out on agency. But I'm not sure.

Speaker speaker\_0: Yeah. So yeah, I can go over the plans with you. Um, would you like me to send you the benefit guide to your email? That guide is gonna have-

Speaker speaker\_1: Yeah. Yeah, that'd be great.

Speaker speaker\_0: ... you receive it. I'll go ahead and go over the plans with you. But it'll give you a visual of what I'm talking about.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Um, 'cause it is a few plans. So I'ma go ahead and send it to that email file.

Speaker speaker\_1: Okay. Okay. Uh, are we talking about medical, so?

Speaker speaker\_0: Yeah, so they offer, um, it's only medical plans that they offer, like dental-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... vision, behavioral health, preventatives. So it's only, uh, like healthcare insurance.

Speaker speaker\_1: Yeah. Yeah. And, uh, how much will it cost me?

Speaker speaker\_0: It depends on-

Speaker speaker\_1: How much does it cost?

Speaker speaker\_0: So it a- it- it really just depends. It depends on how many plans you get, if you get dependent with plans as well as-

Speaker speaker\_1: No, no.

Speaker speaker\_0: ... free.

Speaker speaker\_1: I- I just for myself, yeah.

Speaker speaker\_0: Okay.

Speaker speaker\_1: I don't have any... So-

Speaker speaker\_0: So really just plans you get and how many, 'cause all of the plans have their own deductions. And then at the end of the call, we would just sum up all the plans that you select, and then I'll give you the price of how much that weekly deduction would be from your paycheck.

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... I went ahead and sent you that email. Do you mind, um, verifying to see if you have received it?



Speaker speaker\_1: Hold on a second. No, I have not.

Speaker speaker\_0: Can you check your spam and junk file?

Speaker speaker\_1: Oh, okay. Let's see. No. Is there any way that I can send you my op- text you my email address? 'Cause I don't think that you got it.

Speaker speaker\_0: Uh, let me spell it 'cause I can't get text messages, but let me just spell it. So it's O as in octopus, P as in Paul.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: And then it's U as hay- university.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: S as in Sam, D as in Diego.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: E as in echo, I as in island.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: 2005@apple, B as in bravo-

Speaker speaker\_1: No. No, no, no, no, no.

Speaker speaker\_0: ... C as in-

Speaker speaker\_1: S-B-C 2005@...

Speaker speaker\_0: SBC?

Speaker speaker\_1: S-S as in, uh, sign.

Speaker speaker\_0: Sam?

Speaker speaker\_1: Yeah. S-B, B as in, uh, bell.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: And-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... C as in California. SBC.

Speaker speaker\_0: Oh, okay. And then global.net?

Speaker speaker\_1: Yes. Global dot-

Speaker speaker\_0: Okay, sorry. I put A-B-E.

Speaker speaker\_1: That's all right. That's fine. It, it, it... That... It used to be, uh, Southern Bell, South Bell, uh, Edison? No, no. The former, uh, backstory of the ecosystem, so I don't, I

don't think that you remember that company. It's old.

Speaker speaker\_0: Geez. It's okay.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: And then it was SBCglobal.net, right?

Speaker speaker\_1: Correct. SBC.

Speaker speaker\_0: Okay. I'mma send it one more time.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Okay. I sent it already. Um, if you could also check your spam and then your junk file 'cause sometimes I notice it sends it there.

Speaker speaker\_1: No, I still don't got it. No, I don't get it.

Speaker speaker\_0: Um, did you check your spam and your junk?

Speaker speaker\_1: Yes, I did and it's not even there. And I, and I opened up a whole bunch of spam as well. I think so.

Speaker speaker\_0: Well, if you want, I can go over the plans with you. Um, sometimes if..... it, it pops up. 'Cause it should be the right one.

O-P-U-S-E-D-E-I2005@sbcglobal.net.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Yeah?

Speaker speaker\_1: But, ah...

Speaker speaker\_0: But I can go over it-

Speaker speaker\_1: Well, I-

Speaker speaker\_0: ... them with you.

Speaker speaker\_1: I don't think you got it right. I don't think you need to do that. Yeah, I know it's hard.

Speaker speaker\_0: Um, but is that the email? O-P-U-S-

Speaker speaker\_1: Yeah. O-

Speaker speaker\_0: Yeah. I don't know then.

Speaker speaker\_1: P-U-S-D-E-I2005@sbcglobal.net.

Speaker speaker\_0: Yeah. That's the one I have.

Speaker speaker\_1: And this is sambelcalifornia.net. I hope people put.com. I hope people put-

Speaker speaker\_0: No, I just put.net.

Speaker speaker\_1: ... that. Okay. Well, yeah. For, for some reason I'm not getting it.

Speaker speaker\_0: Um, but if you wish I can go over the plans.

Speaker speaker\_1: Uh...

Speaker speaker\_0: Or I can try to send it one more time.

Speaker speaker\_1: Yeah. Probably is gonna take a while because it goes from my, uh... Well, from the network, from emergency to my phone and sometimes it takes a while.

Speaker speaker\_0: Okay. 'Cause I just sent it one more time.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: So, uh, you should be getting like two-

Speaker speaker\_1: Yeah. It definitely says to me, yeah.

Speaker speaker\_0: Oh, okay. But if you wish, I can go, I can start o- like, going over the plans with you.

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

Speaker speaker\_0: You'll get somewhat-

Speaker speaker\_1: All right.

Speaker speaker\_0: ... of an understanding. Okay. So the first medical plan that I'mma go over is called the StayHealthy MAC TeleRx. This plan is technically one of the most basic ones that we have to offer because it only covers one physical visit a year, some vaccinations, some STD screenings, some cancer screening and even some counseling.

Speaker speaker\_1: Oh.

Speaker speaker\_0: But the StayHealthy is only for preventative services. So, that one's not gonna cover doctor visits if you get sick, hospital visits, urgent care room, emergency room nor surgeries.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So it's only for preventative services like, like a physical and stuff like that. Um, it does-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... require you also to stay within the network.... and only use their providers to be covered at 100%. And it offers prescription benefits through Aleca and offers something called FreeRx, which gives you access to over 800 of the top 90% generic drugs prescribed in the US for a cheaper retail, um, but like I said-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: ... earlier, the MEC TeleRx, that one is only for preventative services, okay? So, if you were to get the Stay Healthy MEC, employee only, that would be a weekly deduction of \$16.80. Okay. And then there's, um, three other plans that are called the VIPs. There is the VIP Standard, the VIP Plus, and the VIP Prime. These are the plans that will cover doctor visits, say, hospital visits if injured, urgent care, emergency room and surgeries. So those three will cover those areas. However, it doesn't cover your preventative services. So it doesn't cover what I just went over with the last plan, um, so it's vice versa. And with these three plans, the VIPs, you could either use, um, providers outside of the network or in the network to receive coverage. So it's different than the MEC, 'cause the MEC requires you to stay within the network. But with the three VIPs, you could either be in the network or out of the network, just still be covered. It also offers prescription benefits, but through PharmaBill, which you can pay up to 10, 20, \$30 for generic medication. And for the non-generic, they do offer discounts. It also includes something called Walmart Health Virtual Care, which gives you access to medical providers virtually. The main difference between the three of them is that, out of the three of them, the Standard, the VIP Standard is the most basic one, because that one doesn't cover intensive care unit benefits, rehabilitation benefit, nor any preventive surgery that you may require, while the VIP Plus and the VIP Prime do cover those four areas. Out of the three, the VIP Prime is gonna cover a greater dollar amount, depending on what service you go for. So for example, if you were to have a surgery in hospital, the VIP Standard would cover a flat fee of \$250 per day for a max of one day. The VIP Plus would cover \$1,000 per day for a max of one day, and then the VIP Prime would cover \$2,000 per day for a max of one day. If you were to require a emergency room visit, the Standard would cover \$50 per day for a max of two days, the VIP Plus would cover \$100 per day for a max of two days, and then the VIP Prime would cover \$150 per day for a max of two days. So out of the three of them, the VIP Prime would cover a greater dollar amount, then it would be the Plus, and then last, it would be the Standard. If you were to select between those three, the VIP Standard for employee only would be a weekly deduction of \$17.66. The VIP Plus for employee only would be \$31.61. And then the VIP Prime, which is the one that pays that greater dollar amount, would be \$43.28 for the employee only plan. So those are four of the medical plans, and then there is a fifth one that's called the MEC Enhanced. So the MEC Enhanced requires you to stay within the n- network, just like the MEC TeleRx, but with the MEC Enhanced, it offers both benefits, so it'll cover your preventative services as well as doctor visits if sick, hospital visits if injured, urgent care, emergency rooms and some surgeries. So it'll cover those both benefits, but this one requires copay compared to the other ones that don't. So with the MEC Enhanced, you're required copays in the area of primary care visits, which will be limited to four visits annually per person or 10 per family, and the copay in that area would be a \$10. For specialty care visits, you're also limited to four visits annually per person or 10 per family, and the copay in that area would be a \$50. For urgent care visits for the MEC Enhanced, it's limited to four visits annually per person or 10 per family, and the copay in that area is a \$60 per visit. You're covered through Aleca and through PharmaBill, but for your preventative prescriptions, you would be required a copay if you do select the MEC Enhanced. So for the pharmacy ... you have a 30-day supply, and the copay would be a \$5. And for the mail order option, there's a 90-day supply for the generics drugs, and that copay would be a \$15. Like I said earlier, you would also have, um, prescription benefits through PharmaBill, which you can pay up to 10, 20, \$30 for generic medications. And for the non-generic, they do offer

discounts. This one also does include the Walmart Health Virtual Care, which gives you access to medical providers virtually, and it does include hospital admission, physician office, um, like if you have to go because you're sick. If you do select the Stay Healthy MEC Enhanced for employee only, that would be \$43.76. So those are the, the five medical plans, okay?

Speaker speaker\_2: Okay. Yeah.

Speaker speaker\_0: And then, um, they also offer, like the additional benefits, like vision, dental, term life, but those... prices or retails to them. So for dental, if you were to be interested in dental with one of the medical plans, you would have to add it in addition. And the dental plan for employee only is \$3.63. For vision, it, for employee, it would be \$2.15. Term life for employee is \$2.11.... short-term disability for employees, \$3.94. So those are the add-ons that you could add in addition.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Um, and then-

Speaker speaker\_1: Uh, dental-

Speaker speaker\_0: I was gonna-

Speaker speaker\_1: Dental addition is add-on, right?

Speaker speaker\_0: Yes.

Speaker speaker\_1: Okay, now-

Speaker speaker\_0: I'm sorry?

Speaker speaker\_1: ... how much would it be for the, uh, as a dental add-on on the, uh... I guess will be the, the middle or?

Speaker speaker\_0: The VIP?

Speaker speaker\_1: Yes.

Speaker speaker\_0: So the-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Uh, uh, I think you're as- you're about to ask me about the medical plans, right? Because you said the middle one. I'm guessing you're talking about the Plus.

Speaker speaker\_1: The, yeah, but uh the thing is this. Uh, I got a question. W- uh, you know how this is temporary job, right?

Speaker speaker\_0: Mm-hmm. Yeah.

Speaker speaker\_1: What, um, uh, what if I lose that assignment?

Speaker speaker\_0: Okay. So-

Speaker speaker\_1: How, how can I get the payments and all that?

Speaker speaker\_0: So let's say you stop working with them but you still wanta keep your plans, right? You can make-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... up to four, you can call us and make up to four direct payments to keep your coverage active. Um, most likely, since they won't be able to, like if you don't work with them, of course they're not able to deduct money out of your paycheck 'cause for obvious reasons-

Speaker speaker\_1: Yeah. Ooh.

Speaker speaker\_0: ... you're not with them. So you-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... you would be able to still keep your plan and you can call us and make up to four direct payments. But by the fifth week that they don't specifically-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... get money outta your paycheck, you go into something called COBRA enrollment and from there you would have-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... to contact COBRA and they would-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... let you know.

Speaker speaker\_1: Oh.

Speaker speaker\_0: If those particular plans, um, if you're still allowed to like keep them. But I, but um, you would be able to make up to four direct payments, but by the fifth week that they don't specifically get that deduction outta your paycheck, you go into something called COBRA enrollment and from there you would have to contact them and they would notify you-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... if those particular plans fall under that COBRA enrollment.

Speaker speaker\_1: Yeah. Yeah, that's what usually happens. They always send us a, a email. My assignment is completed or something, they send me the COBRA papers.

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: Yeah. is a regular plan. Oh.

Speaker speaker\_0: Yeah, I was... oh, sorry.

Speaker speaker\_1: No, no, no, sorry. I, I'm just thinking of what should I do, what should I do? How, how long do I have till, enrollment services?

Speaker speaker\_0: Until you're a per-... Okay, um, I can check real quick. Let me see.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: I was also gonna tell you that for the medical plans, the dental and the vision, those are under a IRS regulation that's called Section 125. So what that section is-

Speaker speaker\_1: Yes.

Speaker speaker\_0: ... it allows you to pay those particular plans that are under that regulation with pre-tax dollars. But if you were to wanta cancel that particular plan, or like, mm, add dependents or change the level, or, you would have to be within your first 30 days of receiving your first check. So for you-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... you wouldn't be allowed to make any changes after December 5th. Uh, you, the last date that you have to enroll is December 4th.

Speaker speaker\_1: Okay. Uh, um, you say that, uh, the VIP, uh, for the dental, can I go right away to, to see the doctor, the dentist?

Speaker speaker\_0: So-

Speaker speaker\_1: Or I have to wait?

Speaker speaker\_0: So, um, for the VIP, so none of the medical plans include dental. That was something you would have to add in addition. So for the dental plan, we only have one dental plan and that's for \$3.63. And from that dental plan I can tell you what it covers. Sorry, my computer's slow. So for the dental plan you would have to add it in addition. The plan for employee only costs \$3.63. For a preventative pres- preventative visit, it covers you at 100%. Anything basic like a cleaning of the teeth would be covered at 80%. A basic restorative, so if they had to fill in a cavity, that's covered at 80%. If they take x-rays, that's covered at 80%, and you do have an annual maximum of \$500. As well as you would have to give a one-time deductible. If you do choose the individual plan, it would be a \$50, but that deductible is only given once.

Speaker speaker\_1: \$50 a month?

Speaker speaker\_0: No, just one time. Mm-hmm.

Speaker speaker\_1: Oh, that's the deductible, yeah. And, and usually the plan it cost, what will, what will it cost me? Uh.

Speaker speaker\_0: \$3.63 a week. The dental one.

Speaker speaker\_1: Is, is it like, uh, \$16 a month and then, uh, the VIP that covers, uh, the ha- the...

Speaker speaker\_0: So, so the VIP, the standard, that one doesn't-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... cover intensive care, rehabilitation or any preventive surgery. And then the VIP Plus and the VIP Prime do. But the one that pays a greater dollar amount towards the services would be the Prime. The VIP Plus has all the services that the Prime do. However, the Prime, out of the three, is the one that pays a little bit more towards that visit. But the Plus covers everything that the Prime does. Just that the Prime covers a little bit more in a dollar amount. So for the Plu- for the standard, the basic one-... the one that doesn't cover intense, um, intensive care, habilitation or preventive surgery, that one, a week is \$17.66. Then the Plus, the one in the middle, is \$31.61. And then the Prime, which is the one that covers a little bit more, uh, \$43.28.

Speaker speaker\_1: \$43, that's a month, right?

Speaker speaker\_0: That's a week. That's-

Speaker speaker\_1: A week? Oh, wow.

Speaker speaker\_0: All of these deductions are weekly deductions. Yes, sir.

Speaker speaker\_1: Yeah. I can't say that.

Speaker speaker\_0: So for all of these plans, they would be, um, taking it out of your check weekly.

Speaker speaker\_1: Weekly. No, no, no, no. That's too much. No, I'd, I'd rather pass.

Speaker speaker\_0: Okay. And just in case-

Speaker speaker\_1: Yeah, I'm sorry.

Speaker speaker\_0: ... you change your mind, that's okay.

Speaker speaker\_1: I need to know what, uh, yeah. I think I'm gonna have to look for Medicare or something, because I-

Speaker speaker\_0: You're fine. Yeah, you're fine.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: If you do change your mind for some reason, you have till December 4th, okay?

Speaker speaker\_1: Okay.

Speaker speaker\_0: Because if you, if you pass, like let's say you do wanna enroll later on, and it's after the 4th, you're gonna have to wait til December. I mean, not, til October of next year, 'cause that's when their company open enrollment is.

Speaker speaker\_1: Next... Oh yeah, yeah, yeah. Okay. Yeah, it seems like my situation right now is really, really, really tight. I don't know if... The, this economy hasn't been good this year



or the last year.

Speaker speaker\_0: Hmm.

Speaker speaker\_1: A couple, couple years has been bad for me. Uh, I'm just really looking-

Speaker speaker\_0: Oh, I'm sorry.

Speaker speaker\_1: No, that's fine, that's fine. It's just like, uh, things that I don't expect. And I, I need to see... Um, this is my first assignment on Partners, and so hopefully I'll, I'll keep working here, and um, yeah, hopefully I'll, I'll, I'll, I'll make up my mind out. Well, if I don't do it in ne- next week, maybe next year. But thank you anyway.

Speaker speaker\_0: Okay. You're welcome.

Speaker speaker\_1: Because, because... And I'm gonna-

Speaker speaker\_0: Have a nice day.

Speaker speaker\_1: ... look over for that, uh, email.

Speaker speaker\_0: Okay, yeah. That's fine.

Speaker speaker\_1: Even if I get it off my comp- Maybe I don't, I didn't get it on m- my phone because of, uh, the size. Maybe on my regular email on the computer I'll, I'll check it out.

Speaker speaker\_0: All right.

Speaker speaker\_1: Well, thank you.

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

Speaker speaker\_1: Thank you. You too. You too, bye. This is expensive to have coverage.