

## Transcript: Estefania

**Acevedo-5404045786005504-4611207104086016**

### Full Transcript

Thank you for calling Benefits..... My name is Stephanie. How can I assist you? Hey, Stephanie, I was just calling to enroll with you guys through my- Okay. ... job. What staffing agency is it? It's ATC. Okay. And then, what are the last four of your Social? 3207. You said 32? Uh, yeah, 3207. Okay. And then, uh, for security purposes, Justin, can you please verify the address and date of birth that we have online? Yeah, um, 526 South Arlington Heights Road, Arlington Heights, Illinois, 60005. Um, that's 7-24-75. Okay, thank you. All right, and then I have 773-569-8088 as your phone number. Is that up to date? That's me. Okay, and then I have, j, your last name, @gmail.com. Is that up to date? Yes. Okay, so yeah, it looks like Friday's your last day if you do wanna enroll. Um, did you, by any chance, know what you wanna be enrolled into, or did you want me to go over the plans that they offer? I'm kind of going through it, but if you could help as well, that'd be fantastic. Okay. Yeah, I can help. I was looking at the VIP Prime, for family. Mm-hmm. Okay, yeah. 'Cause I'm used to, I'm used to having like a PPO so... And I know that you guys don't have a PPO offer. Mm-hmm. Okay. Okay, yeah, let me open that real quick. Give me one second. And then did you want to do the family plan or were you looking into enrolling by yourself? Family plan. Family, okay. All right, let's see. So they do offer different medical plans. It looks like they offer a total of four. Um, the first one that I'm gonna go over, it's the only one that covers your preventative visits as well as your hospital indemnity. So by preventative, I mean like a physical, um, your yearly check-ups, um, STD and cancer screening, and even some counseling. And by hospital indemnity, is, uh, th- those visits that you're actually like sick, doctor visits that's sick, hospital visits that's injured, urgent care, emergency room, and surgeries. So this is the only plan out of the four that covers both of those areas. The other three covers one area or the other. So, this one's called the Stay Healthy MEC Enhanced. So the MEC Enhanced covers both your preventative and hospital indemnity services, but it does require you to stay within the network and only use their clinics and doctors to receive coverage. Um, for your primary care visits, a \$10 co-pay per visit would be required, and you would be limited to four visits annually per person, or 10 per family. For specialty care visits, a \$50 co-pay per visit's required, and you would also be limited to four visits annually per person, or 10 per family. For urgent care visits, you're also limited to four visits annually per person, or 10 per family, and a \$60 co-pay per visit's required. You get two carriers when it comes to your prescriptions since you receive both your preventative and hospital indemnity coverage covered. With the preventative, you would be covered with Medimpact. The pharmacy option, they have a 30-day supply and a \$5 co-pay would be required. For mail-order option, a 90-day supply would be provided and a \$15 co-pay would be required. You also receive prescription benefits through Pharmacoville, which depending on the generic medication, you can pay up to \$30, \$20, or \$10. And for the non-generics, they do offer you a

discount. The MEC Enhanced also covers virtual urgent care, which offers medical assistance virtually via telephone or phone call with medical providers. And they cover a flat fee towards your hospital indemnity services. So it looks like for surgery and hospital, they'll cover \$500 per day for a max of a day. So meaning if your bill's \$1,000, they'll cover \$500, and then you're responsible for the remaining balance. Um, they also covers group accident. And for the MEC Enhanced, for the employee plan, that would be \$101.76 weekly. So this one covers preventative and hospital indemnity. Then the other two that they also offer are the VIPs. There is the VIP+ and the VIP Prime. The VIPs only cover those doctor visits that's sick, hospital visits, urgent care, emergency room, and even some surgeries. However, they don't cover your preventative visits, which is like a physical, some vaccinations, some STD and cancer screenings. Preventative services don't have coverage with the two VIP, so they're only hospital indemnity plans. They don't require you to stay within the network. As long as the, the provider takes that insurance you can use it, 'cause it doesn't require a network. Um, you also receive prescription benefits through Pharmacoville. Depending on the generic medication, depends on how much you pay. You can pay up to \$30, \$20, or \$10. And for the non-generics they offer you a discount. These two plans also do include the virtual urgent care, which like I said earlier, it offers medical assistance virtually via telephone or video call with medical providers. And it covers a flat fee towards your hospital indemnity service. Um, out of the two, the VIP Prime is gonna pay a little bit more out of pocket, um, towards that flat fee. So, it looks like for example, in the area of surgery and hospital, the VIP+ only covers \$1,000 per day for a max of a day, while the VIP Prime will cover \$2,000 per day.... for a max of a day. Surgery and physicians, the VIP Plus covers a flat fee of \$250 per day for a max of two days, while the VIP Prime would cover a flat fee of \$1,000 per day for a max of two days. Emergency room, the VIP Plus covers a flat fee of \$100 per day for a max of two days, while the VIP Prime would cover \$150 per day for a max of two days. Um, if you choose between the two VIP plans, the VIP Plus for g- families, \$92.87 weekly. And then the VIP Prime would be \$131.61 weekly. Um, and then also they offer the Stay Healthy MUC TeleRx, which that plan is only a preventative plan. It's only gonna cover, like, one physical. Um, it's not- Yeah, no, I'm, I'm not... I'm more interested in the ones that would be, like, considered almost like a PPO, so, like, out of network, so n- everyone has to be network. Because I already have my PCP. Mm-hmm. And I don't know if they're gonna accept, you know, what, what they'll take or what not. Yeah. So, I think doing the VIP Prime would probably be our best bet. Mm-hmm. Um, and then can I... I mean, what else can I add to it that would kind of make it a free for all? 'Cause I wanna do, you know, keep behavioral health in there. You know, I'll throw in some vision, dental, life. Mm-hmm. Uh, prescription. Yeah, so those... So those are the additional benefits, um, 'cause your plan comes with prescription benefits through Pharmacoville. But if you do wanna include dental, vision, they do offer that also, but it is gonna be, like, separate deductions. Like, for dental- Yeah, no problem. ... the family plan is \$14.49. A preventative visit is covered at 100%. Something basic, like a cleansing of the teeth, is covered at 80%. Basic restorative, so if they gotta fill in a cavity, that's covered at 80%. X-rays are also covered at 80%, and you have an annual maximum of \$500 with the dental plan. With dental, you would have to pay a one-time deductible of \$150 if you did that family plan. But that's only one time that you provide. And then vision has its copays. So for vision, if y- you have an eye exam, you would just be required to pay \$10. Copay for lenses and frames is \$25, and your frame allowance is \$130. Uh, for the family plan, that's a weekly deduction of \$7.62. Okay.

Um, they also offer behavior health. Um, that would be \$1.50. Uh, term life and accidental death and dismemberment, spouse age 64, \$20,000. Spouse... I'm sorry, employee to age 64, \$20,000, spouse, \$2,500. Children six months up to the age of 26, also \$2,500. And children 14 days up to six months, \$500. And that term life plan for a family is \$3.17. Uh, they also offer short-term disability. Their elimination d- period is seven days, meaning the first seven days they don't pay them. But after them seven days, the benefit period is 180 days, and the benefit amount for those 180 days is \$700 per month. And for the employee plan, that's \$5.18 weekly. Okay. All right, so wait. That's a... Um, if I, like, I did get hurt, it'd only cover \$700 a month? Yes, per month. Let's see. That's insane. It's just, you know, who can live off of that? Yeah. Um, yeah, so I wondering when you... w- add that in. But, um, let's, let's do the VIP Prime. Mm-hmm. Okay. And then we'll throw on... Um... Yeah, that, that doesn't make sense to that. Uh- I do have to tell you that for your medical plans, which are VIP Plus, VIP Prime, the two MECs, being the MEC Enhanced and the preventative, the MEC TeleRx, those plans are under a IRS regulation that's called Section 125. So what Section 125 is, it allows you to pay these plans with pre-tax dollars. However, if you do wanna cancel the plans or later on, like, go from the family plan to, um, employee plus child, or employee plus spouse, or employee only, to do those changes or cancel those plans, you have to be within the first 30 days of receiving your paycheck. So in other words, for you, your last day would be on Friday to call... to, to either cancel that plan or change anything within that plan or within company open enrollment, which I can see. I can check real quick to see what month that falls in. Um, so you would have to either cancel or make changes within your first 30 days of receiving your first check, meaning nothing passing Friday, or within company open enrollment, which is held in the month of December. Um, if you call and you're not within those periods, um, you're gonna get told that you have to wait for the next company open enrollment, which is- No, when I- ... not 'til December, okay? Okay, that's fine. Since it has that restriction. Okay, so, so far I have the VIP Prime. That's for employee plus family. That's \$131.61 weekly. Um, and then what else did you wanna do? We're gonna do, um, the vision family. Okay. The dental family. Okay. Um... I mean, and I guess I could do the 24-hour group accident. Okay. And then, we'll go on to behavioral health. Okay. Um- Did you wanna do the group accident also for employee plus family, or just- Yeah, yeah. ... employee? The whole family. Okay. And then, the behavior health is \$1.50, also employees plus family? Correct. Okay. And then, uh, I guess that's... Is that it? That's it, right? Okay. So, so far I have the VIP Prime, which is your medical plan that only covers doctor visits if sick, hospital visits if injured, urgent care, emergency room, and even some surgeries. It doesn't require you to stay within the network. That one's \$131.61 weekly for employee plus family. I have dental for \$14.49 weekly for employee plus family, vision for \$7.62 weekly for employee plus family, and then behavior health for \$1.50 for employee plus family. That would be a weekly deduction of \$179.76 from your paycheck. Is there anything else you think I should add on? Anything that you would suggest? Um, I can't really give recommendations. It's really, like it's... I feel like it just- No, I gotcha. ... varies from person to person. Yeah. Um, if- I mean, it's me, my wife and 11-year-old. Mm-hmm. So, I just want to make sure that we're covered. Yeah. Oh, yeah, you got, you got your, um, hospital indemnity, um, dental, vision, group accident- And then... ... and behavior health. And then, we'll, we'll be able to do our preventative care in the... Oh, so how would I do com- like preventative care for just like- So- ... doing like a physical or...? So, so okay, so is you want preventative, that would be the MEC TeleRx. You can add that.

However, that is a separate deduction. Um, just because the en- the VIPs don't cover preventative services. The only one that covers that is the MEC Enhanced and the MEC TeleRx. Um, the MEC Enhanced does require copays. It covers your preventative and hospital indemnity. That's the first one I went over, um, but it does require you to stay within the network. And that's just to stay healthy. That's the Stay Healthy Max Tele- Tele- Uh, TeleRx, right? Yeah. And then, the TeleRx one, yeah, is the one that's only preventative, which would only cover like a physical, some vaccines, some STD and cancer screening. But I do have to tell you that for that one, the MECs do require you to only stay within the network. Yeah, see that's- Compared to the VIPs, compared to the VIPs. The VIPs don't, but the only thing about the VIPs is they don't cover your preventative, which would be what you just asked about, the physical. They don't cover that. I- They only cover like hospital indemnity visits. Is there anything that I could throw on that would, would add to that? Where it'd be like, you know, preventative care? Ooh. That's not the MDEC that I have to stay in-network for or...? No, unfortunately not. Those are the only four medical plans that they offer. The MEC Enhanced, which is the one that covers both areas, but it requires copays and for you to stay within the network, and then the TeleRx, which is only preventative and preventative only, and your two VIPs. But that's really it. They don't offer a, a fifth one that would- Okay. ... um, cover preventative and be out-of-network. All right, I guess we'll just stick with that, with what we got. Okay. So that's \$159.76, um, from your paycheck weekly. Do you allow ATC to make this weekly deduction? Yes. Okay. Please allow one or two weeks for your staffing agency to start making this deduction. Once you see the very first deduction of the \$159.76 come out of your paycheck, the following Monday of that first deduction is when your plans become active. And by that first week of activation, you should be getting your dental card and vision card. And for your VIP Prime card, normally they don't mail that one out to you. So, if you do want a physical medical card, once you see that first deduction come out of your paycheck the following Monday, you're welcome to contact us to request it and we can put in a request. Uh, is there an electric card that we get? Yes. So if you do- Okay. ... have the doctor's appointment and you still don't have your cards, um, you can call us and we'll send them electronically to your email. Okay, cool. While you wait on the physical ones. And, um, can I also get the dependents' information? If you want- Sure. ... you can start off with your wife. Yeah, and that's Nicole. N-I-C-O-L-E. Mm-hmm. Oh, give me one second, sorry. Okay, and then her last name? It's Jarosh-Kolinski. That's J-A-R-O-S-H. Okay. J-E-R-O-S-H? It's J-A-R. J-A-R, sorry. Okay. Okay. And then, do you have her Social? If you don't, we can put zeros for now. Yeah. It is, uh, 323-758604, I believe. Okay. Is this the same phone number? But he lives out in Florida or something. And her date of birth. 7/24/82. Okay. And then your kid. That is, well, the one that I know of is Logan. And his last name's mine, Kolinsky. Okay. His social? I do not know that. Okay. I can put zeros for now, and then you're welcome to call back whenever you have his social, but we'll just put zeros- Okay. I'll call you right away. ... for now. And then what's Logan's birthdate? 9/19/2013. All right. All right. I got them in there. And since you selected, um... Give me one second to back that up. Since you selected one of the, um, group accidents, I need a beneficiary. Do- did you want to put your wife and your son? Yeah. Okay. And then we just click that. Okay. I added them. Did you have any other questions? No, I think that's it. All right. Now you just have to wait on that first deduction. And once you see that first deduction from your paycheck, the following Monday is when your plan become active. Okay? Okay. And you don't think... Should I do like the free Rx, or... There's

medications that are coincidental with this, right? So yeah. The plan that you selected already comes with prescription benefits and it would be- Okay. ... for the pharma bill. Um, they- All right. Cool. ... offer prescrip- for non-generics you get a discount, and for the generics you can pay up to 10 dollars, 20 or 30. It just depends on the prescription. Um, and then the free RX, it would just be a membership that gives you access to the top 90% generic drugs prescribed in the US. I know for some of them you would get them for free, but I don't have the list of the free ones. Not all of them, however. Some of them, only some of them. Yeah. But it would just be like an extra membership for your prescriptions. Okay. One minute. All right. And just in case you do want to cancel anything, like... Well, at any time you can cancel any of your plans. The only one that you would have to do either by Friday is your medical plan, which is a VIP Prime. Okay? Okay. All right. But you're all set. Great. Thank you so much. You have a great day. Thank you to too. Have a nice day. Bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits..... My name is Stephanie. How can I assist you?

Speaker speaker\_1: Hey, Stephanie, I was just calling to enroll with you guys through my-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... job.

Speaker speaker\_0: What staffing agency is it?

Speaker speaker\_1: It's ATC.

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

Speaker speaker\_1: 3207.

Speaker speaker\_0: You said 32?

Speaker speaker\_1: Uh, yeah, 3207.

Speaker speaker\_0: Okay. And then, uh, for security purposes, Justin, can you please verify the address and date of birth that we have online?

Speaker speaker\_1: Yeah, um, 526 South Arlington Heights Road, Arlington Heights, Illinois, 60005. Um, that's 7-24-75.

Speaker speaker\_0: Okay, thank you. All right, and then I have 773-569-8088 as your phone number. Is that up to date?

Speaker speaker\_1: That's me.

Speaker speaker\_0: Okay, and then I have, j, your last name, @gmail.com. Is that up to date?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay, so yeah, it looks like Friday's your last day if you do wanna enroll. Um, did you, by any chance, know what you wanna be enrolled into, or did you want me to go over the plans that they offer?

Speaker speaker\_1: I'm kind of going through it, but if you could help as well, that'd be fantastic.

Speaker speaker\_0: Okay. Yeah, I can help.

Speaker speaker\_1: I was looking at the VIP Prime, for family.

Speaker speaker\_0: Mm-hmm. Okay, yeah.

Speaker speaker\_1: 'Cause I'm used to, I'm used to having like a PPO so... And I know that you guys don't have a PPO offer.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Okay, yeah, let me open that real quick. Give me one second. And then did you want to do the family plan or were you looking into enrolling by yourself?

Speaker speaker\_1: Family plan.

Speaker speaker\_0: Family, okay. All right, let's see. So they do offer different medical plans. It looks like they offer a total of four. Um, the first one that I'm gonna go over, it's the only one that covers your preventative visits as well as your hospital indemnity. So by preventative, I mean like a physical, um, your yearly check-ups, um, STD and cancer screening, and even some counseling. And by hospital indemnity, is, uh, th- those visits that you're actually like sick, doctor visits that's sick, hospital visits that's injured, urgent care, emergency room, and surgeries. So this is the only plan out of the four that covers both of those areas. The other three covers one area or the other. So, this one's called the Stay Healthy MEC Enhanced. So the MEC Enhanced covers both your preventative and hospital indemnity services, but it does require you to stay within the network and only use their clinics and doctors to receive coverage. Um, for your primary care visits, a \$10 co-pay per visit would be required, and you would be limited to four visits annually per person, or 10 per family. For specialty care visits, a \$50 co-pay per visit's required, and you would also be limited to four visits annually per person, or 10 per family. For urgent care visits, you're also limited to four visits annually per person, or 10 per family, and a \$60 co-pay per visit's required. You get two carriers when it comes to your prescriptions since you receive both your preventative and hospital indemnity coverage covered. With the preventative, you would be covered with Medimpact. The pharmacy option, they have a 30-day supply and a \$5 co-pay would be required. For mail-order option, a 90-day supply would be provided and a \$15 co-pay would be required. You also receive prescription benefits through Pharmacoville, which depending on the generic medication, you can pay up to \$30, \$20, or \$10. And for the non-generics, they do offer you a discount. The MEC Enhanced also covers virtual urgent care, which offers medical assistance virtually via telephone or phone call with medical providers. And they cover a flat fee towards your hospital indemnity services. So it looks like for surgery and hospital, they'll cover \$500

per day for a max of a day. So meaning if your bill's \$1,000, they'll cover \$500, and then you're responsible for the remaining balance. Um, they also covers group accident. And for the MEC Enhanced, for the employee plan, that would be \$101.76 weekly. So this one covers preventative and hospital indemnity. Then the other two that they also offer are the VIPs. There is the VIP+ and the VIP Prime. The VIPs only cover those doctor visits that's sick, hospital visits, urgent care, emergency room, and even some surgeries. However, they don't cover your preventative visits, which is like a physical, some vaccinations, some STD and cancer screenings. Preventative services don't have coverage with the two VIP, so they're only hospital indemnity plans. They don't require you to stay within the network. As long as the, the provider takes that insurance you can use it, 'cause it doesn't require a network. Um, you also receive prescription benefits through Pharmacoville. Depending on the generic medication, depends on how much you pay. You can pay up to \$30, \$20, or \$10. And for the non-generics they offer you a discount. These two plans also do include the virtual urgent care, which like I said earlier, it offers medical assistance virtually via telephone or video call with medical providers. And it covers a flat fee towards your hospital indemnity service. Um, out of the two, the VIP Prime is gonna pay a little bit more out of pocket, um, towards that flat fee. So, it looks like for example, in the area of surgery and hospital, the VIP+ only covers \$1,000 per day for a max of a day, while the VIP Prime will cover \$2,000 per day.... for a max of a day. Surgery and physicians, the VIP Plus covers a flat fee of \$250 per day for a max of two days, while the VIP Prime would cover a flat fee of \$1,000 per day for a max of two days. Emergency room, the VIP Plus covers a flat fee of \$100 per day for a max of two days, while the VIP Prime would cover \$150 per day for a max of two days. Um, if you choose between the two VIP plans, the VIP Plus for g- families, \$92.87 weekly. And then the VIP Prime would be \$131.61 weekly. Um, and then also they offer the Stay Healthy MUC TeleRx, which that plan is only a preventative plan. It's only gonna cover, like, one physical. Um, it's not-

Speaker speaker\_1: Yeah, no, I'm, I'm not... I'm more interested in the ones that would be, like, considered almost like a PPO, so, like, out of network, so n- everyone has to be network. Because I already have my PCP.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: And I don't know if they're gonna accept, you know, what, what they'll take or what not.

Speaker speaker\_0: Yeah.

Speaker speaker\_1: So, I think doing the VIP Prime would probably be our best bet.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Um, and then can I... I mean, what else can I add to it that would kind of make it a free for all? 'Cause I wanna do, you know, keep behavioral health in there. You know, I'll throw in some vision, dental, life.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Uh, prescription.

Speaker speaker\_0: Yeah, so those... So those are the additional benefits, um, 'cause your plan comes with prescription benefits through Pharmacoville. But if you do wanna include dental, vision, they do offer that also, but it is gonna be, like, separate deductions. Like, for dental-

Speaker speaker\_1: Yeah, no problem.

Speaker speaker\_0: ... the family plan is \$14.49. A preventative visit is covered at 100%. Something basic, like a cleansing of the teeth, is covered at 80%. Basic restorative, so if they gotta fill in a cavity, that's covered at 80%. X-rays are also covered at 80%, and you have an annual maximum of \$500 with the dental plan. With dental, you would have to pay a one-time deductible of \$150 if you did that family plan. But that's only one time that you provide. And then vision has its copays. So for vision, if y- you have an eye exam, you would just be required to pay \$10. Copay for lenses and frames is \$25, and your frame allowance is \$130. Uh, for the family plan, that's a weekly deduction of \$7.62.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, they also offer behavior health. Um, that would be \$1.50. Uh, term life and accidental death and dismemberment, spouse age 64, \$20,000. Spouse... I'm sorry, employee to age 64, \$20,000, spouse, \$2,500. Children six months up to the age of 26, also \$2,500. And children 14 days up to six months, \$500. And that term life plan for a family is \$3.17. Uh, they also offer short-term disability. Their elimination d- period is seven days, meaning the first seven days they don't pay them. But after them seven days, the benefit period is 180 days, and the benefit amount for those 180 days is \$700 per month. And for the employee plan, that's \$5.18 weekly. Okay.

Speaker speaker\_1: All right, so wait. That's a... Um, if I, like, I did get hurt, it'd only cover \$700 a month?

Speaker speaker\_0: Yes, per month.

Speaker speaker\_1: Let's see. That's insane. It's just, you know, who can live off of that?

Speaker speaker\_0: Yeah.

Speaker speaker\_1: Um, yeah, so I wondering when you... w- add that in. But, um, let's, let's do the VIP Prime.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Okay. And then we'll throw on... Um... Yeah, that, that doesn't make sense to that. Uh-

Speaker speaker\_0: I do have to tell you that for your medical plans, which are VIP Plus, VIP Prime, the two MECs, being the MEC Enhanced and the preventative, the MEC TeleRx, those plans are under a IRS regulation that's called Section 125. So what Section 125 is, it allows you to pay these plans with pre-tax dollars. However, if you do wanna cancel the plans or later on, like, go from the family plan to, um, employee plus child, or employee plus spouse, or employee only, to do those changes or cancel those plans, you have to be within the first 30



days of receiving your paycheck. So in other words, for you, your last day would be on Friday to call... to, to either cancel that plan or change anything within that plan or within company open enrollment, which I can see. I can check real quick to see what month that falls in. Um, so you would have to either cancel or make changes within your first 30 days of receiving your first check, meaning nothing passing Friday, or within company open enrollment, which is held in the month of December. Um, if you call and you're not within those periods, um, you're gonna get told that you have to wait for the next company open enrollment, which is-

Speaker speaker\_1: No, when I-

Speaker speaker\_0: ... not 'til December, okay?

Speaker speaker\_1: Okay, that's fine.

Speaker speaker\_0: Since it has that restriction. Okay, so, so far I have the VIP Prime. That's for employee plus family. That's \$131.61 weekly. Um, and then what else did you wanna do?

Speaker speaker\_1: We're gonna do, um, the vision family.

Speaker speaker\_0: Okay.

Speaker speaker\_1: The dental family.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Um... I mean, and I guess I could do the 24-hour group accident.

Speaker speaker\_0: Okay.

Speaker speaker\_1: And then, we'll go on to behavioral health.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Um-

Speaker speaker\_0: Did you wanna do the group accident also for employee plus family, or just-

Speaker speaker\_1: Yeah, yeah.

Speaker speaker\_0: ... employee?

Speaker speaker\_1: The whole family.

Speaker speaker\_0: Okay. And then, the behavior health is \$1.50, also employees plus family?

Speaker speaker\_1: Correct.

Speaker speaker\_0: Okay.

Speaker speaker\_1: And then, uh, I guess that's... Is that it? That's it, right?

Speaker speaker\_0: Okay. So, so far I have the VIP Prime, which is your medical plan that only covers doctor visits if sick, hospital visits if injured, urgent care, emergency room, and even some surgeries. It doesn't require you to stay within the network. That one's \$131.61 weekly for employee plus family. I have dental for \$14.49 weekly for employee plus family, vision for \$7.62 weekly for employee plus family, and then behavior health for \$1.50 for employee plus family. That would be a weekly deduction of \$179.76 from your paycheck.

Speaker speaker\_1: Is there anything else you think I should add on? Anything that you would suggest?

Speaker speaker\_0: Um, I can't really give recommendations. It's really, like it's... I feel like it just-

Speaker speaker\_1: No, I gotcha.

Speaker speaker\_0: ... varies from person to person. Yeah. Um, if-

Speaker speaker\_1: I mean, it's me, my wife and 11-year-old.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: So, I just want to make sure that we're covered.

Speaker speaker\_0: Yeah. Oh, yeah, you got, you got your, um, hospital indemnity, um, dental, vision, group accident-

Speaker speaker\_1: And then...

Speaker speaker\_0: ... and behavior health.

Speaker speaker\_1: And then, we'll, we'll be able to do our preventative care in the... Oh, so how would I do com- like preventative care for just like-

Speaker speaker\_0: So-

Speaker speaker\_1: ... doing like a physical or...?

Speaker speaker\_0: So, so okay, so is you want preventative, that would be the MEC TeleRx. You can add that. However, that is a separate deduction. Um, just because the en- the VIPs don't cover preventative services. The only one that covers that is the MEC Enhanced and the MEC TeleRx. Um, the MEC Enhanced does require copays. It covers your preventative and hospital indemnity. That's the first one I went over, um, but it does require you to stay within the network.

Speaker speaker\_1: And that's just to stay healthy. That's the Stay Healthy Max Tele- Tele-Uh, TeleRx, right?

Speaker speaker\_0: Yeah. And then, the TeleRx one, yeah, is the one that's only preventative, which would only cover like a physical, some vaccines, some STD and cancer screening. But I do have to tell you that for that one, the MECs do require you to only stay within the network.

Speaker speaker\_1: Yeah, see that's-

Speaker speaker\_0: Compared to the VIPs, compared to the VIPs. The VIPs don't, but the only thing about the VIPs is they don't cover your preventative, which would be what you just asked about, the physical. They don't cover that.

Speaker speaker\_1: I-

Speaker speaker\_0: They only cover like hospital indemnity visits.

Speaker speaker\_1: Is there anything that I could throw on that would, would add to that? Where it'd be like, you know, preventative care?

Speaker speaker\_0: Ooh.

Speaker speaker\_1: That's not the MDEC that I have to stay in-network for or...?

Speaker speaker\_0: No, unfortunately not. Those are the only four medical plans that they offer. The MEC Enhanced, which is the one that covers both areas, but it requires copays and for you to stay within the network, and then the TeleRx, which is only preventative and preventative only, and your two VIPs. But that's really it. They don't offer a, a fifth one that would-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... um, cover preventative and be out-of-network.

Speaker speaker\_1: All right, I guess we'll just stick with that, with what we got.

Speaker speaker\_0: Okay. So that's \$159.76, um, from your paycheck weekly. Do you allow ATC to make this weekly deduction?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. Please allow one or two weeks for your staffing agency to start making this deduction. Once you see the very first deduction of the \$159.76 come out of your paycheck, the following Monday of that first deduction is when your plans become active. And by that first week of activation, you should be getting your dental card and vision card. And for your VIP Prime card, normally they don't mail that one out to you. So, if you do want a physical medical card, once you see that first deduction come out of your paycheck the following Monday, you're welcome to contact us to request it and we can put in a request.

Speaker speaker\_1: Uh, is there an electric card that we get?

Speaker speaker\_0: Yes. So if you do-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... have the doctor's appointment and you still don't have your cards, um, you can call us and we'll send them electronically to your email.

Speaker speaker\_1: Okay, cool.

Speaker speaker\_0: While you wait on the physical ones. And, um, can I also get the dependents' information? If you want-

Speaker speaker\_1: Sure.

Speaker speaker\_0: ... you can start off with your wife.

Speaker speaker\_1: Yeah, and that's Nicole. N-I-C-O-L-E.

Speaker speaker\_0: Mm-hmm. Oh, give me one second, sorry. Okay, and then her last name?

Speaker speaker\_1: It's Jarosh-Kolinski. That's J-A-R-O-S-H.

Speaker speaker\_0: Okay. J-E-R-O-S-H?

Speaker speaker\_1: It's J-A-R. J-A-R, sorry.

Speaker speaker\_0: Okay. Okay. And then, do you have her Social? If you don't, we can put zeros for now.

Speaker speaker\_1: Yeah. It is, uh, 323-758604, I believe.

Speaker speaker\_0: Okay.

Speaker speaker\_2: Is this the same phone number? But he lives out in Florida or something.

Speaker speaker\_0: And her date of birth.

Speaker speaker\_1: 7/24/82.

Speaker speaker\_0: Okay. And then your kid.

Speaker speaker\_1: That is, well, the one that I know of is Logan. And his last name's mine, Kolinsky.

Speaker speaker\_0: Okay.

Speaker speaker\_1: His social? I do not know that.

Speaker speaker\_0: Okay. I can put zeros for now, and then you're welcome to call back whenever you have his social, but we'll just put zeros-

Speaker speaker\_1: Okay. I'll call you right away.

Speaker speaker\_0: ... for now. And then what's Logan's birthdate?

Speaker speaker\_1: 9/19/2013.

Speaker speaker\_0: All right. All right. I got them in there. And since you selected, um... Give me one second to back that up. Since you selected one of the, um, group accidents, I need a beneficiary. Do- did you want to put your wife and your son?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Okay. And then we just click that. Okay. I added them. Did you have any other questions?

Speaker speaker\_1: No, I think that's it.

Speaker speaker\_0: All right. Now you just have to wait on that first deduction. And once you see that first deduction from your paycheck, the following Monday is when your plan become active. Okay?

Speaker speaker\_1: Okay. And you don't think... Should I do like the free Rx, or... There's medications that are coincidental with this, right?

Speaker speaker\_0: So yeah. The plan that you selected already comes with prescription benefits and it would be-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... for the pharma bill. Um, they-

Speaker speaker\_1: All right. Cool.

Speaker speaker\_0: ... offer prescrip- for non-generics you get a discount, and for the generics you can pay up to 10 dollars, 20 or 30. It just depends on the prescription. Um, and then the free RX, it would just be a membership that gives you access to the top 90% generic drugs prescribed in the US. I know for some of them you would get them for free, but I don't have the list of the free ones. Not all of them, however. Some of them, only some of them.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: But it would just be like an extra membership for your prescriptions.

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

Speaker speaker\_0: And just in case you do want to cancel anything, like... Well, at any time you can cancel any of your plans. The only one that you would have to do either by Friday is your medical plan, which is a VIP Prime. Okay?

Speaker speaker\_1: Okay.

Speaker speaker\_0: All right. But you're all set.

Speaker speaker\_1: Great. Thank you so much. You have a great day.

Speaker speaker\_0: Thank you to too. Have a nice day.

Speaker speaker\_1: Bye.