

Transcript: Estefania

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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? Hey, um, I'm with to- try to do my benefits online but it's saying that I have to call in. Okay, yeah, I can help you with that. Uh, what staffing agency are you with? I am through, um, Clinical Staffing Resources. Okay, give me one second. Okay. What agency did you apply with? Um, Clinical Staffing Resources, is who I'm through, um... Gotcha, okay. It's like Indeed or something. And then, um, what's the last four of your Social? 9085. Yeah. Kayla? Yes. Okay. For security purposes, can you verify your address as well as your date of birth? Uh-huh, it's 10364 Lavender Aster Trail, San Antonio, Florida 33576. And you said my birthday? Yes, ma'am. Okay, August 6th, 1987. Okay, thank you. Is your phone number still the 715-529-4318? Yes, that's correct. And then I have kayla.m.lastname@gmail.com. Is that still up-to-date? Yes, that's correct. Okay, thank you. Okay, so did you know already which one you wanted to enroll into, or did you want some information regarding the plans? 'Cause I could explain them to you also. Okay. Um, I think I'm hoping to do the dental and the vision, and then deny the rest. Okay. Okay. Um, before I complete the enrollment, I was gonna inform you, I don't know if you're aware, but the dental plan and the vision plan are under a IRS regulation that's called Section 125. So, what that IRS regulation is, it allows you to pay those plans with pre-tax dollars, but if you ever wanna, like cancel or change, like add a dependent or dependents to your plan, you would have to be within your first 30 days of receiving your first check, or be within the company's company open enrollment period. Okay. So, it comes straight out of my check before taxes are taken out? Taxes. Is that what you're saying? Yes, ma'am. Oh. And then, if you wanted to, like cancel the plan or add dependents to those particular plans, you would have to be within your first 30 days of receiving your first check, or be within the company's open enrollment period. Okay. And I could verify to see, um, what month that falls into. Yeah, that'd be great. Just so that you a- so that you can, um, know at least, just in case you do want to add in the dependent in the future, or if- if you want to cancel either of those plans, you'll at least know when you can do that. So, it looks like your company's open enrollment period is in the month of July. Up until August, it's typically around the same months. But they do inform you when, when they're in that company open enrollment. Okay, perfect. And then, um, you were going to ask me something. I don't know... Um, oh. If you had any ques- Yeah. So, um, I was trying to read through the booklet that they gave me for the benefits, so... Mm-hmm. So, for the vision and the dental, is there a way of like looking up who I can be seen by, or... Yeah, so if you want, I can actually provide you the providers' phone numbers. Oh, that would be great. I had no idea, I just moved to this city so I wouldn't know even where to begin. Do you have like a list of... Providers. Providers? Yeah, if you could email me that, that'd be great. Okay, yeah. If you want, I can actually do that right now. Um, do you- do you mind getting put on a brief

hold just so that I can verify after that you did indeed receive it? Oh, of course. I'm actually at the gas station, and while you're doing that I'm gonna pull my pump back out. Okay. Yeah, that's fine. All right. Okay. I'm gonna put you on a brief hold while I send you that. Is that email to send that information to? Yeah, my personal email, that would be great. Okay, all right, thank you. Give me one second. No, no problem. I'm gonna put you down on this ear. Thank you for your hold. Um, Kayla, I went ahead and sent you your information for the dental provider's contact number as well as the vision's. Okay. And then- Um... Mm-hmm? Go ahead. Um, I was gonna go ahead and, um, continue with the plans. Were you just looking into dental and vision or did you want to add anything else? Well, that's what I want... I wanted to ask how many more days I have to decide, um, on my plan because- Okay. ... April is when I wanted to pick but I wanted to catch you before it was too late. Yeah. Um... Okay. So your last day to enroll would be Friday. That's the last day to your personal open enrollment period. Um, we're open from 8:00 AM up to 8:00 PM Eastern Time, okay? So your last day, if you're not sure yet- Okay. ... would be till Friday. Okay, so is it better for me to review that before I tell you that I want the vision and dental, or... Um, it's your choice really because, uh, I could go ahead and enroll you. It's gonna be pending at the moment because you won't be active until they start making deductions. Okay, and when would, like... So if I enroll, how soon do I get benefits? It- it typically takes one or two weeks for your employer to start making the deduction, um, for the plans that you selected, so you really just have to wait for your employer to start making the deductions. But typically- Okay. ... it takes one or two weeks. Okay. And then once you see the very first deduction, the following Monday is when you would have active coverage for the selected plan. Okay. Okay, so it takes a couple of weeks and then, like, another week maybe? Yeah, maybe like one or two weeks. I wouldn't really be able to tell you exactly when, but it typically takes one or two weeks. Okay. But your very last day to enroll would be, um, December 6th. If you wait after December 6th, they're gonna tell you that you have to enroll within company open enrollment period which I believe I told you was in the month of July and August. Well, I want to get in before then, so I would like to go in sooner, um, but yeah. Um, can I enroll in vision and dental, and then I- I would like to look over the plans a little bit more when I- Okay. ... try to decide. So if I... Do I have... Like, if I don't call back by Friday, will they automatically just apply the other benefits? No. So if you don't call back, so let's say that you're like, "Okay, well, I do want dental and vision, you can go ahead and enroll me." Um, you would have to wait for your employer to start making that deduction, and then let's say you don't call back Friday, right? And then I went ahead and selected dental and vision, and then Monday comes around and let's say you want to add one of the medical plans and you call, you won't be able to do that, um, because the only time you can add any benefits or make any changes within your plan, so let's say for dental now you want employee and spouse, and now you don't want the vision plan. Um, you would have to wait for the next company open enrollment period to add anything or to cancel anything. Right, but if I ap-... I think I may be saying it wrong, but so vision and dental, if I enrolled in that today and then if I'm still unsure about the other benefits, do I have to call back for sure and say, "I decide I want the other benefits," or can we put- So we can't... So the only time we would be able to, like, add any- Okay. Sorry, 'cause you're breaking up a little bit. It's okay. Um, but I think I know what you're saying. The only way that we will be able to add any additional benefits is with your permission, and you would have to be within the enrollment period, which, um, your personal open enrollment period ends on Friday. Right, exactly. So,

but if I know I want two of the benefits for sure- Mm-hmm. ... I can enroll in that now, or do I have to do it all at the same time is I guess what I'm trying to ask? You can enroll now, Thursday, and then your last day would be Friday. Okay. So you have until Friday to do any enrollment or any changes if you do enroll, like, right now. Okay. So is it best for me to enroll in all the benefits at once just to get, like, ahead of it? If that's something you want to do, yes. It's- it's completely your choice. Um, I just know that you for sure have until Friday to enroll 'cause if you wait after Friday, you won't be able to enroll anymore until, um, next year. Okay. So if I could for sure enroll in the dental and the vision, I'm still trying to decide on the others, I can call back- Then you're- Mm-hmm. ... and add that before Friday? Correct. Okay. That's what I wanted to know. Yeah. Because I want to make sure that I don't need the other-other benefits that I'm not 100% sure of yet. Yes, ma'am. So you can do anything right now that you want and then, um, nothing passing Friday. Okay. Okay? Um, did you want me to go on- I'm still having some trouble with my... Okay. So I do have to read you this disclosure. "Do you allow Clinical Staffing Resources to do the weekly deductions of \$5.88 for the vision plan, or \$1.99 and the dental plan for \$3.89, both under employee only?" And that's per individual, correct? Yes. Um, but the total bill would be for \$5.88. Each week? Yes, correct. Each week. Okay. Yep. Okay. Please allow one or two weeks for your employer to start making that deduction of \$5.88. Once you see the first deduction from your paycheck for \$5.88, the following Monday is when you have active coverage, and then by that Thursday or Friday, you should be getting your dental and vision cards mailed to you. And if for some reason you have a doctor's appointment and need those cards before you actually receive them, you're welcome to give us a call and we'll be happy to email you those cards via email. Oh, perfect. Okay? So remember, if you do wanna add any additional plans, or let's say you don't want the dental or vision plan, you have till December 6th to do that, okay? To make any changes or add anything, December 6th. 6th? 6th is a... Friday? Yes, ma'am. 6th. Okay. All right. Did you have any questions for me? Um, no, other than, you said you just emailed me the vision and the dental, um, providers, correct? Yes, ma'am. Um, do you mind verifying before I let you go, just to make sure that you did receive it? It should come from an email that says info@benefitsinacard.com. And if you don't see it right away, I would check your spam and your junk file, 'cause sometimes it sends it there. Okay. Um, just one second, I need to pull over. Okay. I'm at the stop light. Pull over? Sorry, I wasn't expecting to look at it. Mm-hmm. Info@benefitsinacard.com, um, thank you for contacting... Attached is a PDF file of your ID card. Yes, ma'am. Um, and then those are the phone numbers. What's Met- So MetLife is the provider of your vision. Okay. Yep. I see the Met- And then, um, the other one would be for your dental. Okay. Okay, perfect. So I just go to those links and I'll be able to- Mm-hmm. ... look up who, who my providers are. Okay. Yes, I got them all. Yes, ma'am. And then, um, I'm not sure, if you just... 'Cause I'm, I wasn't really sure if you wanted to choose other plans. Do you want me to send you the provider's information for the medical plans just in case there's any... Yeah, actually if you could, that would be great. I'm trying to decide if I continue with my marketplace or if I continue with this. That's- Gotcha. ... why I was struggling. Okay. So I'll go ahead and send you that, um, to your email also, so that you can- Okay. ... have that just in case you were looking into enrolling into the medical ones. And then the medical ones are under that IRS regulation as well. Okay, perfect. Okay? I have one question, and I'm not sure if you can answer it or not. Mm-hmm. So I am working for this staffing agency, but, um, my position is through the school year because I work at a school. Um, will that affect my

benefits? Would they end when my contract is done? Hmm, okay. Or? So you're allowed to call, 'cause um, these are weekly deductions from your paycheck. So let's say you don't work with them anymore, there's no way that we're able to get weekly deductions outta your paycheck since you're not obviously with them anymore. Uh-huh. However, you are allowed to make up to four direct payments to continue having active coverage for up to four weeks. By the fifth week that they don't specifically get that deduction outta your paycheck, you go into something called COBRA enrollment, which with COBRA, it allows you to keep, um, those particular plans. Ha- Let me verify to see if dental and vision, 'cause there's some, some plans that fall under that COBRA enrollment, and that allows you to keep having those plans and not all of them. Oh. So for dental and vision it does follow, fall under COBRA, so you would be eligible to still keep those plans. Um, and then it looks like for the preventative plan, which would be your NEC... Uh, actually, yeah, for the medical plans they're all under COBRA. So let's say you're, you're not working with them anymore, you can call us and make up to four direct payments to have, um, active coverage for those four weeks. By the fifth week that they don't specifically get that deduction outta your paycheck, you go into COBRA enrollment and would have to contact COBRA. And we will provide that number to you also. Okay. I mean, I don't know if my contract would continue or not, if they would have something else, um, but it was kind of a thought because I know school ends May or June. Mm-hmm. Um, so, okay. That's good to know. Yes, ma'am and if you have any questions, you're always welcome to give us a call. Like I said, we're open from 8:00 AM up until 8:00 PM Eastern Time. And we're in Florida- Okay. ... so I'm pretty sure you, we have the same 'cause we're in South Carolina. Oh, yeah. Yeah. Um, and you were going to email me the other benefits- Yes. ... information as well. I'm sending you that right now actually. Let me get it. Perk. Are you based in New York? Or are you in Florida? Um, I'm s- No, we're in South Carolina. Oh, South Carolina. All right. Yes, ma'am. I'm about to send it. Okay. Okay. I just now sent it to your email address. Do you mind verifying that you see that? Okay. Um, I'm not seeing it yet. Oh. Yes, I do. Um, so it's multiplan.com? Yes, ma'am. Okay. Okay, perfect. I think that's all I needed. All right. Well, I, I hope you have a great day. Thank you so much. And just remember that you have until Friday, okay? You're welcome. Perfect, but I'm already enrolled in the vision and dental subject? Mm-hmm. You said that part? Yes, ma'am. Okay. Okay, perfect. All right. Thank you so much for your help. You're welcome. Have a nice day. You too. Buh-bye. Bye.

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: Hey, um, I'm with to- try to do my benefits online but it's saying that I have to call in.

Speaker speaker_1: Okay, yeah, I can help you with that. Uh, what staffing agency are you with?

Speaker speaker_2: I am through, um, Clinical Staffing Resources.

Speaker speaker_1: Okay, give me one second.

Speaker speaker_2: Okay.

Speaker speaker_1: What agency did you apply with?

Speaker speaker_2: Um, Clinical Staffing Resources, is who I'm through, um...

Speaker speaker_1: Gotcha, okay.

Speaker speaker_2: It's like Indeed or something.

Speaker speaker_1: And then, um, what's the last four of your Social?

Speaker speaker_2: 9085.

Speaker speaker_1: Yeah. Kayla?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. For security purposes, can you verify your address as well as your date of birth?

Speaker speaker_2: Uh-huh, it's 10364 Lavender Aster Trail, San Antonio, Florida 33576. And you said my birthday?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay, August 6th, 1987.

Speaker speaker_1: Okay, thank you. Is your phone number still the 715-529-4318?

Speaker speaker_2: Yes, that's correct.

Speaker speaker_1: And then I have kayla.m.lastname@gmail.com. Is that still up-to-date?

Speaker speaker_2: Yes, that's correct.

Speaker speaker_1: Okay, thank you. Okay, so did you know already which one you wanted to enroll into, or did you want some information regarding the plans? 'Cause I could explain them to you also.

Speaker speaker_2: Okay. Um, I think I'm hoping to do the dental and the vision, and then deny the rest.

Speaker speaker_1: Okay. Okay. Um, before I complete the enrollment, I was gonna inform you, I don't know if you're aware, but the dental plan and the vision plan are under a IRS regulation that's called Section 125. So, what that IRS regulation is, it allows you to pay those plans with pre-tax dollars, but if you ever wanna, like cancel or change, like add a dependent or dependents to your plan, you would have to be within your first 30 days of receiving your first check, or be within the company's company open enrollment period.

Speaker speaker_2: Okay. So, it comes straight out of my check before taxes are taken out?

Speaker speaker_1: Taxes.

Speaker speaker_2: Is that what you're saying?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Oh.

Speaker speaker_1: And then, if you wanted to, like cancel the plan or add dependents to those particular plans, you would have to be within your first 30 days of receiving your first check, or be within the company's open enrollment period.

Speaker speaker_2: Okay.

Speaker speaker_1: And I could verify to see, um, what month that falls into.

Speaker speaker_2: Yeah, that'd be great.

Speaker speaker_1: Just so that you a- so that you can, um, know at least, just in case you do want to add in the dependent in the future, or if- if you want to cancel either of those plans, you'll at least know when you can do that. So, it looks like your company's open enrollment period is in the month of July. Up until August, it's typically around the same months. But they do inform you when, when they're in that company open enrollment.

Speaker speaker_2: Okay, perfect.

Speaker speaker_1: And then, um, you were going to ask me something. I don't know...

Speaker speaker_2: Um, oh.

Speaker speaker_1: If you had any ques-

Speaker speaker_2: Yeah. So, um, I was trying to read through the booklet that they gave me for the benefits, so...

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: So, for the vision and the dental, is there a way of like looking up who I can be seen by, or...

Speaker speaker_1: Yeah, so if you want, I can actually provide you the providers' phone numbers.

Speaker speaker_2: Oh, that would be great. I had no idea, I just moved to this city so I wouldn't know even where to begin. Do you have like a list of...

Speaker speaker_1: Providers.

Speaker speaker_2: Providers? Yeah, if you could email me that, that'd be great.

Speaker speaker_1: Okay, yeah. If you want, I can actually do that right now. Um, do you- do you mind getting put on a brief hold just so that I can verify after that you did indeed receive it?

Speaker speaker_2: Oh, of course. I'm actually at the gas station, and while you're doing that I'm gonna pull my pump back out.

Speaker speaker_1: Okay. Yeah, that's fine. All right.

Speaker speaker_2: Okay.

Speaker speaker_1: I'm gonna put you on a brief hold while I send you that. Is that email to send that information to?

Speaker speaker_2: Yeah, my personal email, that would be great.

Speaker speaker_1: Okay, all right, thank you. Give me one second.

Speaker speaker_2: No, no problem. I'm gonna put you down on this ear.

Speaker speaker_1: Thank you for your hold. Um, Kayla, I went ahead and sent you your information for the dental provider's contact number as well as the vision's.

Speaker speaker_3: Okay.

Speaker speaker_1: And then-

Speaker speaker_3: Um...

Speaker speaker_1: Mm-hmm?

Speaker speaker_3: Go ahead.

Speaker speaker_1: Um, I was gonna go ahead and, um, continue with the plans. Were you just looking into dental and vision or did you want to add anything else?

Speaker speaker_3: Well, that's what I want... I wanted to ask how many more days I have to decide, um, on my plan because-

Speaker speaker_1: Okay.

Speaker speaker_3: ... April is when I wanted to pick but I wanted to catch you before it was too late.

Speaker speaker_1: Yeah.

Speaker speaker_3: Um...

Speaker speaker_1: Okay. So your last day to enroll would be Friday. That's the last day to your personal open enrollment period. Um, we're open from 8:00 AM up to 8:00 PM Eastern Time, okay? So your last day, if you're not sure yet-

Speaker speaker_3: Okay.

Speaker speaker_1: ... would be till Friday.

Speaker speaker_3: Okay, so is it better for me to review that before I tell you that I want the vision and dental, or...

Speaker speaker_1: Um, it's your choice really because, uh, I could go ahead and enroll you. It's gonna be pending at the moment because you won't be active until they start making deductions.

Speaker speaker_3: Okay, and when would, like... So if I enroll, how soon do I get benefits?

Speaker speaker_1: It- it typically takes one or two weeks for your employer to start making the deduction, um, for the plans that you selected, so you really just have to wait for your employer to start making the deductions. But typically-

Speaker speaker_3: Okay.

Speaker speaker_1: ... it takes one or two weeks.

Speaker speaker_3: Okay.

Speaker speaker_1: And then once you see the very first deduction, the following Monday is when you would have active coverage for the selected plan.

Speaker speaker_3: Okay. Okay, so it takes a couple of weeks and then, like, another week maybe?

Speaker speaker_1: Yeah, maybe like one or two weeks. I wouldn't really be able to tell you exactly when, but it typically takes one or two weeks.

Speaker speaker_3: Okay.

Speaker speaker_1: But your very last day to enroll would be, um, December 6th. If you wait after December 6th, they're gonna tell you that you have to enroll within company open enrollment period which I believe I told you was in the month of July and August.

Speaker speaker_3: Well, I want to get in before then, so I would like to go in sooner, um, but yeah. Um, can I enroll in vision and dental, and then I- I would like to look over the plans a little bit more when I-

Speaker speaker_1: Okay.

Speaker speaker_3: ... try to decide. So if I... Do I have... Like, if I don't call back by Friday, will they automatically just apply the other benefits?

Speaker speaker_1: No. So if you don't call back, so let's say that you're like, "Okay, well, I do want dental and vision, you can go ahead and enroll me." Um, you would have to wait for your employer to start making that deduction, and then let's say you don't call back Friday, right? And then I went ahead and selected dental and vision, and then Monday comes around and let's say you want to add one of the medical plans and you call, you won't be able to do that, um, because the only time you can add any benefits or make any changes within your plan, so let's say for dental now you want employee and spouse, and now you don't want the vision plan. Um, you would have to wait for the next company open enrollment period to add anything or to cancel anything.

Speaker speaker_3: Right, but if I ap-... I think I may be saying it wrong, but so vision and dental, if I enrolled in that today and then if I'm still unsure about the other benefits, do I have to call back for sure and say, "I decide I want the other benefits," or can we put-

Speaker speaker_1: So we can't... So the only time we would be able to, like, add any-

Speaker speaker_3: Okay.

Speaker speaker_1: Sorry, 'cause you're breaking up a little bit.

Speaker speaker_3: It's okay.

Speaker speaker_1: Um, but I think I know what you're saying. The only way that we will be able to add any additional benefits is with your permission, and you would have to be within the enrollment period, which, um, your personal open enrollment period ends on Friday.

Speaker speaker_3: Right, exactly. So, but if I know I want two of the benefits for sure-

Speaker speaker_1: Mm-hmm.

Speaker speaker_3: ... I can enroll in that now, or do I have to do it all at the same time is I guess what I'm trying to ask?

Speaker speaker_1: You can enroll now, Thursday, and then your last day would be Friday.

Speaker speaker_3: Okay.

Speaker speaker_1: So you have un- until Friday to do any enrollment or any changes if you do enroll, like, right now.

Speaker speaker_3: Okay. So is it best for me to enroll in all the benefits at once just to get, like, ahead of it?

Speaker speaker_1: If that's something you want to do, yes. It's- it's completely your choice. Um, I just know that you for sure have until Friday to enroll 'cause if you wait after Friday, you won't be able to enroll anymore until, um, next year.

Speaker speaker_3: Okay. So if I could for sure enroll in the dental and the vision, I'm still trying to decide on the others, I can call back-

Speaker speaker_1: Then you're- Mm-hmm.

Speaker speaker_3: ... and add that before Friday?

Speaker speaker_1: Correct.

Speaker speaker_3: Okay. That's what I wanted to know.

Speaker speaker_1: Yeah.

Speaker speaker_3: Because I want to make sure that I don't need the other- other benefits that I'm not 100% sure of yet.

Speaker speaker_1: Yes, ma'am. So you can do anything right now that you want and then, um, nothing passing Friday.

Speaker speaker_3: Okay.

Speaker speaker_1: Okay? Um, did you want me to go on-

Speaker speaker_3: I'm still having some trouble with my...

Speaker speaker_1: Okay. So I do have to read you this disclosure. "Do you allow Clinical Staffing Resources to do the weekly deductions of \$5.88 for the vision plan, or \$1.99 and the dental plan for \$3.89, both under employee only?"

Speaker speaker_2: And that's per individual, correct?

Speaker speaker_1: Yes. Um, but the total bill would be for \$5.88.

Speaker speaker_2: Each week?

Speaker speaker_1: Yes, correct. Each week.

Speaker speaker_2: Okay. Yep.

Speaker speaker_1: Okay. Please allow one or two weeks for your employer to start making that deduction of \$5.88. Once you see the first deduction from your paycheck for \$5.88, the following Monday is when you have active coverage, and then by that Thursday or Friday, you should be getting your dental and vision cards mailed to you. And if for some reason you have a doctor's appointment and need those cards before you actually receive them, you're welcome to give us a call and we'll be happy to email you those cards via email.

Speaker speaker_2: Oh, perfect.

Speaker speaker_1: Okay? So remember, if you do wanna add any additional plans, or let's say you don't want the dental or vision plan, you have till December 6th to do that, okay? To make any changes or add anything, December 6th.

Speaker speaker_2: 6th? 6th is a... Friday?

Speaker speaker_1: Yes, ma'am. 6th.

Speaker speaker_2: Okay.

Speaker speaker_1: All right. Did you have any questions for me?

Speaker speaker_2: Um, no, other than, you said you just emailed me the vision and the dental, um, providers, correct?

Speaker speaker_1: Yes, ma'am. Um, do you mind verifying before I let you go, just to make sure that you did receive it? It should come from an email that says info@benefitsinacard.com. And if you don't see it right away, I would check your spam and your junk file, 'cause sometimes it sends it there.

Speaker speaker_2: Okay. Um, just one second, I need to pull over.

Speaker speaker_1: Okay.

Speaker speaker_2: I'm at the stop light.

Speaker speaker_1: Pull over?

Speaker speaker_2: Sorry, I wasn't expecting to look at it.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Info@benefits card, um, thank you for contacting... Attached is a PDF file of your ID card.

Speaker speaker_1: Yes, ma'am. Um, and then those are the phone numbers.

Speaker speaker_2: What's Met-

Speaker speaker_1: So MetLife is the provider of your vision.

Speaker speaker_2: Okay. Yep. I see the Met-

Speaker speaker_1: And then, um, the other one would be for your dental.

Speaker speaker_2: Okay. Okay, perfect. So I just go to those links and I'll be able to-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... look up who, who my providers are. Okay. Yes, I got them all.

Speaker speaker_1: Yes, ma'am. And then, um, I'm not sure, if you just... 'Cause I'm, I wasn't really sure if you wanted to choose other plans. Do you want me to send you the provider's information for the medical plans just in case there's any...

Speaker speaker_2: Yeah, actually if you could, that would be great. I'm trying to decide if I continue with my marketplace or if I continue with this. That's-

Speaker speaker_1: Gotcha.

Speaker speaker_2: ... why I was struggling.

Speaker speaker_1: Okay. So I'll go ahead and send you that, um, to your email also, so that you can-

Speaker speaker_2: Okay.

Speaker speaker_1: ... have that just in case you were looking into enrolling into the medical ones. And then the medical ones are under that IRS regulation as well.

Speaker speaker_2: Okay, perfect.

Speaker speaker_1: Okay?

Speaker speaker_2: I have one question, and I'm not sure if you can answer it or not.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: So I am working for this staffing agency, but, um, my position is through the school year because I work at a school. Um, will that affect my benefits? Would they end when my contract is done?

Speaker speaker_1: Hmm, okay.

Speaker speaker_2: Or?

Speaker speaker_1: So you're allowed to call, 'cause um, these are weekly deductions from your paycheck. So let's say you don't work with them anymore, there's no way that we're able to get weekly deductions outta your paycheck since you're not obviously with them anymore.

Speaker speaker_2: Uh-huh.

Speaker speaker_1: However, you are allowed to make up to four direct payments to continue having active coverage for up to four weeks. By the fifth week that they don't specifically get that deduction outta your paycheck, you go into something called COBRA enrollment, which with COBRA, it allows you to keep, um, those particular plans. Ha- Let me verify to see if dental and vision, 'cause there's some, some plans that fall under that COBRA enrollment, and that allows you to keep having those plans and not all of them.

Speaker speaker_2: Oh.

Speaker speaker_1: So for dental and vision it does follow, fall under COBRA, so you would be eligible to still keep those plans. Um, and then it looks like for the preventative plan, which would be your NEC... Uh, actually, yeah, for the medical plans they're all under COBRA. So let's say you're, you're not working with them anymore, you can call us and make up to four direct payments to have, um, active coverage for those four weeks. By the fifth week that they don't specifically get that deduction outta your paycheck, you go into COBRA enrollment and would have to contact COBRA. And we will provide that number to you also.

Speaker speaker_4: Okay. I mean, I don't know if my contract would continue or not, if they would have something else, um, but it was kind of a thought because I know school ends May or June.

Speaker speaker_1: Mm-hmm.

Speaker speaker_4: Um, so, okay. That's good to know.

Speaker speaker_1: Yes, ma'am and if you have any questions, you're always welcome to give us a call. Like I said, we're open from 8:00 AM up until 8:00 PM Eastern Time. And we're in Florida-

Speaker speaker_4: Okay.

Speaker speaker_1: ... so I'm pretty sure you, we have the same 'cause we're in South Carolina.

Speaker speaker_4: Oh, yeah.

Speaker speaker_1: Yeah.

Speaker speaker_4: Um, and you were going to email me the other benefits-

Speaker speaker_1: Yes.

Speaker speaker_4: ... information as well.

Speaker speaker_1: I'm sending you that right now actually. Let me get it.

Speaker speaker_4: Perk. Are you based in New York? Or are you in Florida?

Speaker speaker_1: Um, I'm s- No, we're in South Carolina.

Speaker speaker_4: Oh, South Carolina. All right.

Speaker speaker_1: Yes, ma'am. I'm about to send it.

Speaker speaker_4: Okay.

Speaker speaker_1: Okay. I just now sent it to your email address. Do you mind verifying that you see that?

Speaker speaker_4: Okay. Um, I'm not seeing it yet. Oh. Yes, I do. Um, so it's multiplan.com?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_4: Okay. Okay, perfect. I think that's all I needed.

Speaker speaker_1: All right. Well, I, I hope you have a great day.

Speaker speaker_4: Thank you so much.

Speaker speaker_1: And just remember that you have until Friday, okay? You're welcome.

Speaker speaker_4: Perfect, but I'm already enrolled in the vision and dental subject?

Speaker speaker_1: Mm-hmm.

Speaker speaker_4: You said that part?

Speaker speaker_1: Yes, ma'am. Okay. Okay, perfect. All right. Thank you so much for your help.

Speaker speaker_4: You're welcome. Have a nice day.

Speaker speaker_1: You too. Buh-bye.

Speaker speaker_4: Bye.