

## **Transcript: Estefania**

**Acevedo-5725595781611520-4830137982959616**

### **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? Hi. I was calling only for... to get some insurance on my job. Okay. Who do you work for? Um, MAU. Okay. And then what are the last four of your Social? 9484. You said 9484? Yes, ma'am. Okay. And your first and last name, please? Makayla Culver. Okay. Thank you. For security purposes, I do need you to verify, um, your full address and your full s- I'm sorry, your full address and your date of birth. Um, 111898 and 1005 Haydon Road, North South Carolina, 29112. You said 1118? Yes, ma'am. Um, we have that here- Did they say 19? Yes. I was gonna tell you... 1119. Yeah. Um, I don't know why, but it's, it's 18. Okay, thank you. Yes. And then, um, due to the fact that it was wrong, I do need to verify your, your full Social. Okay. Since it was input wrong. But I can fix it once you verify your full Social. Could you please verify that for me? 655-059484. Okay. Thank you. And then I went ahead and fixed that to 1118- I'm sorry. ... 1998. Yeah, they had the 19- Yeah. ... for some reason. Um, but is your phone number still a 803-378-6586? Yes, ma'am. And then I have your first name, period, last name @gmail.com. Is that up to date? Yes, ma'am. Okay. Yeah. So, it looks like you are eligible to enroll. Your company right now is within company open enrollment period and the last day to enroll would be the 31st of this month. If you want, we can go ahead and start selecting your plans. Do you know what you wanna be enrolled into or would you like me to go over the plans that they offer? Um, can you go o- over the plans that, that they offer? Yes, ma'am. And then, do you want me to also send you the benefit guide? That benefit guide has all the plans that they offer and the prices to those plans or do you want me to just go over it, um, over the phone? 'Cause I can send it to you as well so that you can look at what I'm talking about, or I can just read them to you. It's your choice. Um, is there a possibility that you could, uh, send it to me- Mm-hmm. ... and I could call back? Like, I could read it- Yes. ... and call back? Yeah. Or if you want, I can also go over them with you over the phone, but it's whatever you want and then I can- Um. ... send it as well. But it's your choice. Y- Um, yeah, you could, uh, send it and we could go over it, over the phone. Okay. All right. Let me go ahead and send you that. And then once I send it, if you could please verify that you received it just so that I'm sure- Okay. ... that you did get it. All right. So, I went ahead and emailed that to you. It's gonna come from an email that says info@benefitsinacard.com. Okay. Um, and if you don't see it right away once you open it, I would also check your spam and your junk because sometimes it sends it there. Okay. I got it. Okay. So, they offer different plans. Depending on how many you select, which ones they are, if you add dependents, has a lot to do with how much the weekly deductions are for these selected plans from your, um, paycheck. Were you looking into enrolling by yourself or with dependents? By myself. By yourself? Okay. Yes. Um, I do wanna let you know that for all the medical plans that I'm gonna go over, which are... one, two... four different plans, for those

four different- Mm-hmm. ... medical plans, they're all under a IRS regulation that's called Section 125. So, what Section 125 is, it allows you to pay those plans with pre-tax dollars. However, if you'll want to- Okay. ... make changes to those plans like add a dependent in the future or cancel those selected plans, you will have to do it before January 31st. So, under that IRS regulation that it allows you to pay with pre-tax dollars, for you, they have their regulations, so if you want to cancel it or add dependents in the future, you would have to do it within your company open enrollment period, which you guys are currently on and the last day would be January 31st. So, it looks like that IRS regulation is for the... all the medical plans as well as dental and vision. I just wanted to let you know before I go over them. Okay? Okay. So, it looks like they offer four different medical plans. The first plan that I'm gonna go over is called the NEC Enhanced. So, let's see. So, this is the only plan that covers both your preventative services and your hospital indemnity. So, what I mean with preventative, this plan is the only plan that covers, like, one physical visit a year, some vaccinations, some STD and cancer screenings, and it also covers your doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgeries. So, the Stay Healthy NEC Enhanced is the only one that offers both of these benefits. The other three either offer just your preventative, which is one physical visit a year, some vaccinations, some STD and cancer screening, or they only cover your actual doctor visits, like if you're sick, injured, gotta go to urgent care, emergency room. So, this is the only one that covers both of those benefits. This one's the Stay Healthy MEC Enhanced. With this plan, you are, however, required to stay within the network, so you can only use their preferred providers to be covered. Um, so you are required to stay within the network, and it has its copays. So, for primary care visits with the MEC Enhanced, you would be limited to four visits annually per person or 10 per family, and the copay would be a \$10. For specialty care visits, you're limited to four visits annually per person or 10 per family, and the copay is a \$50. For urgent care visits, you would be limited to four visits annually per person or 10 per family, and the copay is a \$50. You have prescription benefits with ALECSA which is from- for your preventative side and with Pharmanville when it comes to your hospital indemnity side. So, you would have both with ALECSA and hospital indemnity with Pharmanville. For your preventative care generic prescriptions, you would have a 30-day supply, and you would be required to pay a \$5 copay. For your mail-order option, you will have a 90-day supply. And for your generic drugs, you are required to pay a \$15 copay. This plan includes virtual urgent care, which offers medical assistance virtually with medical providers, and it pays a flat fee towards your hospital indemnity services. So, for example, for hospital admission benefit, they would cover a thousand dollars per day for a max of one day. Hospital confinement benefit, they would cover a hundred dollars per day for a max of 30 days. They also cover additional insurance products group accident, which is considered like hospital emergency room, they would cover 250, physician office, \$50, emergency dental work, \$50, hospital admission, 250. So your MEC Enhanced covers both your preventative and your hospital indemnity. If you were to select this plan for employee only, you would be paying a weekly deduction of \$23.13. So, this is for your MEC Enhanced, the only one that covers both your preventative and your hospital indemnity. Then the other three that they offer either cover just one side or the other. So, for your EnsurePlus and your EnsurePlus Enhanced, these are two different plans. These two plans only cover your hospital indemnity services, meaning doctor visits if sick, hospital visits if injured, urgent care, emergency room, and even some surgeries. However, they don't cover your preventative services, which would

be considered like one physical visit a year, some vaccinations, some STD and cancer screening. So, your EnsurePlus and your EnsurePlus Enhanced doesn't cover your preventative side. Um, with- however, with these two, you're not required to stay within the network to receive coverage, so you could use preferred providers outside of the network or within the network and still receive coverage. You do only get prescription benefits through Pharmanville, which depending on the generic medication that you need, you can pay up to 10, 20, \$30. And for the non-generic, they do offer a discount. This plan also does include the virtual urgent care, which offers medical assistance virtually, and they cover a flat fee towards whatever hospital indemnity services that you go for. So, for example, for daily hospital confinement, the EnsurePlus covers \$50 per day while your EnsurePlus Enhanced would cover a hundred dollars per day. For intensive care, the EnsurePlus would cover \$200 per day while your EnsurePlus Enhanced would cover \$400 per day. For annual first occurrence in hospital, the EnsurePlus covers \$500 while your EnsurePlus Enhanced will cover 1,500. For surgical, the EnsurePlus would cover up to a thousand based on surgical schedule, and your EnsurePlus Enhanced will cover up to 2,000 based on surgical schedule. Everything after that stays the exact same. Um, so the main difference is between those four areas when it comes to the flat fees. So, the EnsurePlus Enhanced would cover a little bit more in four areas, which is the daily hospital confinement, intensive care, annual first occurrence in hospital, and the surgical. Everything after that stays the exact same when it comes to your Ensure plans. Now, if you were to select between the EnsurePlus, for employee only, that's \$17.39 weekly. The EnsurePlus Enhanced would be \$24.69 weekly. And then there's a last plan that they offer, which is your Stay Healthy MEC. The Stay Healthy MEC is the one that only covers your preventative services, meaning one physical visit a year, some vaccinations, some STD and cancer screening. But the Stay Healthy MEC does not cover your hospital indemnity services, meaning doctor visits if you were to get sick, hospital visits if you were to get injured, emergency room surgeries, urgent care. That's not covered with your Stay Healthy MEC. And with the MEC, you are required to stay only within the network to receive coverage. You do, however, get prescription benefits, but only through ALECSA. And they do offer act- the MultiPlan Network which gives the access to the provider list. Um, but like I said, your Stay Healthy MEC would only cover that one physical visit a year, some vaccinations, some STD and cancer screening, but they don't cover no doctor visits. Um, if you were to select the Stay Healthy MEC for employee, that would be \$9.46. And then, of course, they offer additional benefits, which would be considered, like, your dental plan, your vision plan, and they do have their separate deductions to them, um, that would have to be added if you were looking to add that. Did you have any questions about any of the plans? No, ma'am. No, ma'am, I don't. Um, I would like to... Okay, what was the first option again? So the first one that I went over was the MEC Enhanced. Uh-huh. That's the only one that covers both your preventative and your hospital indemnity. Um, but you are required to stay within the network, and it has its copays. Then the MEC Stay Healthy is the one that only covers your preventative visits, which would be considered, like, your annuals, and- Okay. ... that's it. Um, they don't cover your doctor visits if you were to get sick, hospital visits, urgent care, nor emergency room. And then the Ensure Plus and then the Ensure Plus Enhanced, those are not... You're not required to only use your preferred providers, but those only cover your doctor visits, so sick, urgent care, emergency room, and surgeries, but they don't cover your preventative services. So, that's why I went over the first one first, because it offers those benefits, and then I went over the

other ones 'cause they offer either one thing or the other. And how much was the, uh, first one? The MEC Enhanced? Let's see. Yeah. So for employee, that is \$23.13 from your paycheck weekly. Okay. Um, I'm gonna go ahead and get that one. Okay. And then just keep in mind, that one's under that IRS regulation that allows you to pay that plan with pre-tax dollars. However, if you want to later on add a dependent or cancel that plan, you would have to do it before January 31st. Okay? If not, if you come after that- Okay. ... um, they're gonna tell you to wait again 'til the month of December when they're back on company open enrollment to make those changes. Okay. Did you wanna add- I'm gonna go ahead. ... some other plans? Um, I do want to do the dental and the vision. Okay. And then those two are also under that IRS regulation, okay? Okay. So, dental- And- ... for employee is \$3.51 weekly. Vision for employee is \$2.15 weekly. For your vision plan, the... There's copays. So, copay for an eye exam is \$10, copay for lenses and frames is \$25, and you have a frame allowance of \$130. For the dental plan, a preventative visit is covered at 100%. Something basic, like a cleansing of the teeth, is covered at 80%. Basic restorative, meaning, uh, they have to fill in a cavity, that's covered at 80%. Any X-rays are covered at 80%, and your annual maximum is of \$500. With your dental plan, you would have to give a one-time deductible of \$50. Okay. And... I think that... Um, what is the... I'm looking at, like, what is the 24-hour group accident? So, that's if something was to happen to you. So, for hospital emergency room, they would cover \$250. Physician office, they would cover \$50. Emergency dental work, they would cover \$50. Hospital admission, they would cover \$250. Daily hospital confinement, they would cover \$100. Intensive care, they would cover \$200. AD&D; employee up to \$15,000, spouse up to \$15,000, children up to \$7,500. If the ambulance has to get you, either ground or air, they would cover \$250. Medical imaging, they would cover \$100. Okay, I'mma add that to a... And there's still last one. Okay. And then for employee, that would be \$2.04. Okay. Okay? So, it looks like with the selected plans that you selected, dental being \$3.51 weekly, vision being \$2.15 weekly, group accident being \$2.04 weekly, the MEC Enhanced being \$23.13 weekly, all under employee only. That would be a weekly deduction from your paycheck of \$30.83. Do you allow MAU to make these weekly deductions? Yes. Okay. Please allow one or two weeks for your employer to start making that deduction. Once you see the very first deduction of the \$30.83 come out of your paycheck, the following Monday of that first deduction is when you have active coverage and you should be getting three cards either that Thursday or Friday of your activation week, your dental, vision, and then your MEC Enhanced. And all that, um, provider information, carrier information, pharmacy information are within those cards whenever you receive them. And if for some reason you have a doctor's appointment or dentist appointment, vision appointment coming up and you still don't have your cards, you're welcome to give us a call and we can email them to you once they're available. And I was gonna- Okay. ... also let you know is since you have the group accident, that one requires a beneficiary if something was to happen to you. So, who do you want to put down for a beneficiary? Uh, my mother, Margaret Keller. Okay. Do you just wanna put your mom down? Um, I will put my sister too. Uh, Myesha Keller. Okay. And then, can you please spell her first name for me? Yes, ma'am. M-Y-E-S-H-A. All right. Did you have any more questions? No, ma'am. All right. Well, now you really just have to wait for, um, your staffing agency to do that first deduction. Once you see the very first one come from your, out of your paycheck, the following Monday is when you have active coverage. Okay. Thank you. You're welcome. Have a nice day. You too.

## 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: Hi. I was calling only for... to get some insurance on my job.

Speaker speaker\_0: Okay. Who do you work for?

Speaker speaker\_1: Um, MAU.

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

Speaker speaker\_1: 9484.

Speaker speaker\_0: You said 9484?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Okay. And your first and last name, please?

Speaker speaker\_1: Makayla Culver.

Speaker speaker\_0: Okay. Thank you. For security purposes, I do need you to verify, um, your full address and your full s- I'm sorry, your full address and your date of birth.

Speaker speaker\_1: Um, 111898 and 1005 Haydon Road, North South Carolina, 29112.

Speaker speaker\_0: You said 1118?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Um, we have that here-

Speaker speaker\_1: Did they say 19?

Speaker speaker\_0: Yes. I was gonna tell you... 1119.

Speaker speaker\_1: Yeah. Um, I don't know why, but it's, it's 18.

Speaker speaker\_0: Okay, thank you.

Speaker speaker\_1: Yes.

Speaker speaker\_0: And then, um, due to the fact that it was wrong, I do need to verify your, your full Social.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Since it was input wrong. But I can fix it once you verify your full Social. Could you please verify that for me?

Speaker speaker\_1: 655-059484.

Speaker speaker\_0: Okay. Thank you. And then I went ahead and fixed that to 1118-

Speaker speaker\_1: I'm sorry.

Speaker speaker\_0: ... 1998. Yeah, they had the 19-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... for some reason. Um, but is your phone number still a 803-378-6586?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: And then I have your first name, period, last name @gmail.com. Is that up to date?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Okay. Yeah. So, it looks like you are eligible to enroll. Your company right now is within company open enrollment period and the last day to enroll would be the 31st of this month. If you want, we can go ahead and start selecting your plans. Do you know what you wanna be enrolled into or would you like me to go over the plans that they offer?

Speaker speaker\_1: Um, can you go o- over the plans that, that they offer?

Speaker speaker\_0: Yes, ma'am. And then, do you want me to also send you the benefit guide? That benefit guide has all the plans that they offer and the prices to those plans or do you want me to just go over it, um, over the phone? 'Cause I can send it to you as well so that you can look at what I'm talking about, or I can just read them to you. It's your choice.

Speaker speaker\_1: Um, is there a possibility that you could, uh, send it to me-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... and I could call back? Like, I could read it-

Speaker speaker\_0: Yes.

Speaker speaker\_1: ... and call back?

Speaker speaker\_0: Yeah. Or if you want, I can also go over them with you over the phone, but it's whatever you want and then I can-

Speaker speaker\_1: Um.

Speaker speaker\_0: ... send it as well. But it's your choice.

Speaker speaker\_1: Y- Um, yeah, you could, uh, send it and we could go over it, over the phone.

Speaker speaker\_0: Okay. All right. Let me go ahead and send you that. And then once I send it, if you could please verify that you received it just so that I'm sure-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... that you did get it. All right. So, I went ahead and emailed that to you. It's gonna come from an email that says info@benefitsinacard.com.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, and if you don't see it right away once you open it, I would also check your spam and your junk because sometimes it sends it there.

Speaker speaker\_1: Okay. I got it.

Speaker speaker\_0: Okay. So, they offer different plans. Depending on how many you select, which ones they are, if you add dependents, has a lot to do with how much the weekly deductions are for these selected plans from your, um, paycheck. Were you looking into enrolling by yourself or with dependents?

Speaker speaker\_1: By myself.

Speaker speaker\_0: By yourself? Okay.

Speaker speaker\_1: Yes.

Speaker speaker\_0: Um, I do wanna let you know that for all the medical plans that I'm gonna go over, which are... one, two... four different plans, for those four different-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... medical plans, they're all under a IRS regulation that's called Section 125. So, what Section 125 is, it allows you to pay those plans with pre-tax dollars. However, if you'll want to-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... make changes to those plans like add a dependent in the future or cancel those selected plans, you will have to do it before January 31st. So, under that IRS regulation that it allows you to pay with pre-tax dollars, for you, they have their regulations, so if you want to cancel it or add dependents in the future, you would have to do it within your company open enrollment period, which you guys are currently on and the last day would be January 31st. So, it looks like that IRS regulation is for the... all the medical plans as well as dental and vision. I just wanted to let you know before I go over them. Okay?

Speaker speaker\_1: Okay.

Speaker speaker\_0: So, it looks like they offer four different medical plans. The first plan that I'm gonna go over is called the NEC Enhanced. So, let's see. So, this is the only plan that covers both your preventative services and your hospital indemnity. So, what I mean with preventative, this plan is the only plan that covers, like, one physical visit a year, some vaccinations, some STD and cancer screenings, and it also covers your doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgeries. So, the Stay Healthy NEC Enhanced is the only one that offers both of these benefits. The other three either offer just your preventative, which is one physical visit a year, some vaccinations, some STD and cancer screening, or they only cover your actual doctor visits, like if you're sick, injured, gotta

go to urgent care, emergency room. So, this is the only one that covers both of those benefits. This one's the Stay Healthy MEC Enhanced. With this plan, you are, however, required to stay within the network, so you can only use their preferred providers to be covered. Um, so you are required to stay within the network, and it has its copays. So, for primary care visits with the MEC Enhanced, you would be limited to four visits annually per person or 10 per family, and the copay would be a \$10. For specialty care visits, you're limited to four visits annually per person or 10 per family, and the copay is a \$50. For urgent care visits, you would be limited to four visits annually per person or 10 per family, and the copay is a \$50. You have prescription benefits with ALECSA which is from- for your preventative side and with Pharmanville when it comes to your hospital indemnity side. So, you would have both with ALECSA and hospital indemnity with Pharmanville. For your preventative care generic prescriptions, you would have a 30-day supply, and you would be required to pay a \$5 copay. For your mail-order option, you will have a 90-day supply. And for your generic drugs, you are required to pay a \$15 copay. This plan includes virtual urgent care, which offers medical assistance virtually with medical providers, and it pays a flat fee towards your hospital indemnity services. So, for example, for hospital admission benefit, they would cover a thousand dollars per day for a max of one day. Hospital confinement benefit, they would cover a hundred dollars per day for a max of 30 days. They also cover additional insurance products group accident, which is considered like hospital emergency room, they would cover 250, physician office, \$50, emergency dental work, \$50, hospital admission, 250. So your MEC Enhanced covers both your preventative and your hospital indemnity. If you were to select this plan for employee only, you would be paying a weekly deduction of \$23.13. So, this is for your MEC Enhanced, the only one that covers both your preventative and your hospital indemnity. Then the other three that they offer either cover just one side or the other. So, for your EnsurePlus and your EnsurePlus Enhanced, these are two different plans. These two plans only cover your hospital indemnity services, meaning doctor visits if sick, hospital visits if injured, urgent care, emergency room, and even some surgeries. However, they don't cover your preventative services, which would be considered like one physical visit a year, some vaccinations, some STD and cancer screening. So, your EnsurePlus and your EnsurePlus Enhanced doesn't cover your preventative side. Um, with- however, with these two, you're not required to stay within the network to receive coverage, so you could use preferred providers outside of the network or within the network and still receive coverage. You do only get prescription benefits through Pharmanville, which depending on the generic medication that you need, you can pay up to 10, 20, \$30. And for the non-generic, they do offer a discount. This plan also does include the virtual urgent care, which offers medical assistance virtually, and they cover a flat fee towards whatever hospital indemnity services that you go for. So, for example, for daily hospital confinement, the EnsurePlus covers \$50 per day while your EnsurePlus Enhanced would cover a hundred dollars per day. For intensive care, the EnsurePlus would cover \$200 per day while your EnsurePlus Enhanced would cover \$400 per day. For annual first occurrence in hospital, the EnsurePlus covers \$500 while your EnsurePlus Enhanced will cover 1,500. For surgical, the EnsurePlus would cover up to a thousand based on surgical schedule, and your EnsurePlus Enhanced will cover up to 2,000 based on surgical schedule. Everything after that stays the exact same. Um, so the main difference is between those four areas when it comes to the flat fees. So, the EnsurePlus Enhanced would cover a little bit more in four areas, which is the daily hospital



confinement, intensive care, annual first occurrence in hospital, and the surgical. Everything after that stays the exact same when it comes to your Ensure plans. Now, if you were to select between the EnsurePlus, for employee only, that's \$17.39 weekly. The EnsurePlus Enhanced would be \$24.69 weekly. And then there's a last plan that they offer, which is your Stay Healthy MEC. The Stay Healthy MEC is the one that only covers your preventative services, meaning one physical visit a year, some vaccinations, some STD and cancer screening. But the Stay Healthy MEC does not cover your hospital indemnity services, meaning doctor visits if you were to get sick, hospital visits if you were to get injured, emergency room surgeries, urgent care. That's not covered with your Stay Healthy MEC. And with the MEC, you are required to stay only within the network to receive coverage. You do, however, get prescription benefits, but only through ALECSA. And they do offer access to the MultiPlan Network which gives the access to the provider list. Um, but like I said, your Stay Healthy MEC would only cover that one physical visit a year, some vaccinations, some STD and cancer screening, but they don't cover no doctor visits. Um, if you were to select the Stay Healthy MEC for employee, that would be \$9.46. And then, of course, they offer additional benefits, which would be considered, like, your dental plan, your vision plan, and they do have their separate deductions to them, um, that would have to be added if you were looking to add that. Did you have any questions about any of the plans?

Speaker speaker\_1: No, ma'am. No, ma'am, I don't. Um, I would like to... Okay, what was the first option again?

Speaker speaker\_0: So the first one that I went over was the MEC Enhanced.

Speaker speaker\_1: Uh-huh.

Speaker speaker\_0: That's the only one that covers both your preventative and your hospital indemnity. Um, but you are required to stay within the network, and it has its copays. Then the MEC Stay Healthy is the one that only covers your preventative visits, which would be considered, like, your annuals, and-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... that's it. Um, they don't cover your doctor visits if you were to get sick, hospital visits, urgent care, nor emergency room. And then the Ensure Plus and then the Ensure Plus Enhanced, those are not... You're not required to only use your preferred providers, but those only cover your doctor visits, so sick, urgent care, emergency room, and surgeries, but they don't cover your preventative services. So, that's why I went over the first one first, because it offers those benefits, and then I went over the other ones 'cause they offer either one thing or the other.

Speaker speaker\_1: And how much was the, uh, first one?

Speaker speaker\_0: The MEC Enhanced? Let's see.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: So for employee, that is \$23.13 from your paycheck weekly.

Speaker speaker\_1: Okay. Um, I'm gonna go ahead and get that one.

Speaker speaker\_0: Okay. And then just keep in mind, that one's under that IRS regulation that allows you to pay that plan with pre-tax dollars. However, if you want to later on add a dependent or cancel that plan, you would have to do it before January 31st. Okay? If not, if you come after that-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... um, they're gonna tell you to wait again 'til the month of December when they're back on company open enrollment to make those changes.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Did you wanna add-

Speaker speaker\_1: I'm gonna go ahead.

Speaker speaker\_0: ... some other plans?

Speaker speaker\_1: Um, I do want to do the dental and the vision.

Speaker speaker\_0: Okay. And then those two are also under that IRS regulation, okay?

Speaker speaker\_1: Okay.

Speaker speaker\_0: So, dental-

Speaker speaker\_1: And-

Speaker speaker\_0: ... for employee is \$3.51 weekly. Vision for employee is \$2.15 weekly. For your vision plan, the... There's copays. So, copay for an eye exam is \$10, copay for lenses and frames is \$25, and you have a frame allowance of \$130. For the dental plan, a preventative visit is covered at 100%. Something basic, like a cleansing of the teeth, is covered at 80%. Basic restorative, meaning, uh, they have to fill in a cavity, that's covered at 80%. Any X-rays are covered at 80%, and your annual maximum is of \$500. With your dental plan, you would have to give a one-time deductible of \$50.

Speaker speaker\_1: Okay. And... I think that... Um, what is the... I'm looking at, like, what is the 24-hour group accident?

Speaker speaker\_0: So, that's if something was to happen to you. So, for hospital emergency room, they would cover \$250. Physician office, they would cover \$50. Emergency dental work, they would cover \$50. Hospital admission, they would cover \$250. Daily hospital confinement, they would cover \$100. Intensive care, they would cover \$200. AD&D; employee up to \$15,000, spouse up to \$15,000, children up to \$7,500. If the ambulance has to get you, either ground or air, they would cover \$250. Medical imaging, they would cover \$100.

Speaker speaker\_1: Okay, I'mma add that to a... And there's still last one.

Speaker speaker\_0: Okay. And then for employee, that would be \$2.04.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Okay? So, it looks like with the selected plans that you selected, dental being \$3.51 weekly, vision being \$2.15 weekly, group accident being \$2.04 weekly, the MEC Enhanced being \$23.13 weekly, all under employee only. That would be a weekly deduction from your paycheck of \$30.83. Do you allow MAU to make these weekly deductions?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. Please allow one or two weeks for your employer to start making that deduction. Once you see the very first deduction of the \$30.83 come out of your paycheck, the following Monday of that first deduction is when you have active coverage and you should be getting three cards either that Thursday or Friday of your activation week, your dental, vision, and then your MEC Enhanced. And all that, um, provider information, carrier information, pharmacy information are within those cards whenever you receive them. And if for some reason you have a doctor's appointment or dentist appointment, vision appointment coming up and you still don't have your cards, you're welcome to give us a call and we can email them to you once they're available. And I was gonna-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... also let you know is since you have the group accident, that one requires a beneficiary if something was to happen to you. So, who do you want to put down for a beneficiary?

Speaker speaker\_1: Uh, my mother, Margaret Keller.

Speaker speaker\_0: Okay. Do you just wanna put your mom down?

Speaker speaker\_1: Um, I will put my sister too. Uh, Myesha Keller.

Speaker speaker\_0: Okay. And then, can you please spell her first name for me?

Speaker speaker\_1: Yes, ma'am. M-Y-E-S-H-A.

Speaker speaker\_0: All right. Did you have any more questions?

Speaker speaker\_1: No, ma'am.

Speaker speaker\_0: All right. Well, now you really just have to wait for, um, your staffing agency to do that first deduction. Once you see the very first one come from your, out of your paycheck, the following Monday is when you have active coverage.

Speaker speaker\_1: Okay. Thank you.

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

Speaker speaker\_1: You too.