

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 may I assist you? Hi. Yes. I'm calling, um, about my enrollment. Okay. Which type of agency do you work for? MAU. And then what are the last four of your Social? 0717. Okay. And your first and last name, please? T. Eon Greenlinder. Okay. For security purposes, could you please verify your address and your date of birth? Date of birth 1/27/'74. Address 1037 Woodford Road, Swansea, South Carolina 29160. Okay, thank you. Is your phone number the 843-599-7552? Yes. And then I have your tlinger, the number two @gmail.com. Is that up to date? Yes. Great. Thank you. Okay. How can I help you? Um, I was calling about the enrollment and the benefits, as I'm trying to figure out what all... Do we have something new or...? Okay. Um, so it looks like... Let's see. Hmm. Hmm. Let me look at your, um, enrollment. Give me one second. Okay. Yeah. So it looks like you have the same coverage and your coverage is active. You have the NEC stand alone, which is the one that covers your preventative services such as one physical visit, some vaccinations, some STD and cancer screenings and even some counseling. And you also have the InterPlus Basic which is the one that covers doctor visits to sick, hospital visits if injured, urgent care, emergency room and even some surgeries. You also have group accident, dental, critical illness, term life, vision and behavioral health. Let me see if it's under the same level of coverage. Yeah. So you have the same coverage that you used to have. Okay. It looks like it just rolled over. Um, if you got a text message or anything, it's letting you know that right now, um, your company is within company open enrollment. So that means that- Mm-hmm. ... if you wanna take, uh, like certain plans off that are under the IRS regulation, this would be the time to do it. Or if you wanna add new plans, this would be the time to do it as well. Mm-hmm. Or if you wanna add, like change the level of dependency, you could do that right now as well. And the last day to do that and make those changes would be January the 30th. Okay. How do I go about changing it? I have to go on the website. No, you could do it over the phone with me. Were you wanting to take stuff off or change things? I wanted to look to see what was offered and, and go over it again 'cause I don't really have a print out of it. Okay. Um, yeah. So you want me to go over plans? Yes, please. Okay. Okay. Would you like me to send you the benefit guide to your email file so that- Yes. ... benefit guide is gonna tell you the plans that they offer with the prices. And it looks like you actually have the majority of the plans. But let me send it to you so that you can see what all it covers but I'll still go over them, over with you and stuff. Okay. Hm, give me one second. Let me send you that information. Okay. I went ahead and emailed you that to your email file. Do you mind verifying that you received it? Okay, hold on just for a second. Let me get into my computer here. Okay. And then it's gonna come from an email that says info@benefitsinacard.com. It's moving kinda slow today, just give me- It's okay. ... a minute. Oh, come on, computer. Okay,

got it. okay, you got it? Yeah. All right. So, it looks like... Let's go over the ones you have. Would you like me to go over the ones that you have at the moment? Yes, if you don't... if you don't mind. Okay, and then I'll... Okay, yeah. Okay. So you have the one that's called Stay Healthy MEC. That's the preventative plan. It requires you to only use preferred providers in the network. You do have to stay within the network to receive coverage. Um, and this is the plan that would cover, like, one physical visit a year, some vaccinations, some STD screening, some cancer screening, and even some counseling. And it's only preventative though, so this plan doesn't cover your doctor visits if sick, hospital visits if injured, urgent care, emergency room, nor surgeries. So it's only for your preventative services. It does offer- Mm-hmm. ... prescription benefits through Aleczar, and it offers virtual urgent... Oh, actually it does not offer virtual urgent care. I'm sorry. So it offers Aleczar. With Aleczar, that's who you go through for your preventative prescriptions. Um- Wait, who was that? And- Go through who? Aleczar? That's the network. Aleczar? Yes. And then, um, it looks like for that one you pay \$9... Oh, actually no, you have the Employee Plus Child, so you're paying \$13.38 weekly for that one. So that one's for the preventative plan, the one that would cover, like, a physical, some vaccinations, some STD and cancer screenings. So that's the preventive. You have that one. You also have the Insurplus Basic. So that one's the one that would cover doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgeries, but it doesn't cover your preventative services. So I'm guessing that's why you got both your Stay Healthy and one of the Insur plans. So you have the Insurplus. With your Insurplus plan, you're not required to just use preferred providers within the network. You could be within the network or out of the network and still receive coverage. You get prescription benefits with Insurplus also, but through Pharmacoville, which can pay up to \$10, \$20, \$30, depending on the generic medication, and for the non-generic they offer a discount. This plan does include- Mm-hmm. ... the virtual urgent care, which offers medical assistance virtually with medical providers. And your Insurplus plan covers a flat fee towards whatever service you go for. So for example, for daily hospital confinement, they would cover \$50 per day. So let's say your- Mm-hmm. ... bill is \$100, it would cover \$50 and you would be responsible for the other \$50. For Intensive Care- Okay. ... they would cover \$200 per day. For annual first occurrence in hospital, they would cover \$500. For surgical, they would cover up to \$1,000 based on surgical schedule. So you have that one, and you have that one for Employee Plus Child. So that one, it looks like you're paying \$26.14 weekly. Then you also have Group Accident. So let's see Group Accident. 24-hour Group Accident, for hospital emergency room, they would cover \$250. For physician office, they would cover \$50. Emergency dental work, they would also cover \$50. Daily hospital admission, \$250. Daily hospital confinement, \$100. Intensive care, \$200. AD&D; employee, up to \$15,000. Spouse, up to \$15,000. Children, up to \$7,500. If you were to have to get picked up by the ambulance, ground or air, they would cover \$250. Medical imaging- Mm-hmm. ... \$100. So for that one, you have the family plan for the Group Accident, which would be \$4.62 weekly. You also have the dental plan for Employee Plus Child, which is \$9.30. For that plan, the preventative visit for that, 100%.... something basic like if you gotta go for a cleansing, that's covered at 80%. Basic restoratives, so if they find a cavity and gotta fill it, that's covered at 80%. X-rays are also- Mm-hmm. ... covered at 80% and you have an annual maximum of \$500. With the dental plan, there is a one-time deductible. If you choose the individual plan, that would be a 50, but if you were to choose like the family plan, that would be of 150. And it looks like for the dental, you only have, um, the employee and child.

Mm-hmm. Then you also have critical illness. Let me ask you... Let me ques- Mm-hmm. Let me question you on that, um, on the dental part. Okay. Um, I have, um, dental..... Does that cover braces? So, I, I don't think it does if I'm honest. But I can really just go base off what I'm seeing on the guide. If anything like that, detailed questions like that, I would have to transfer you to the carrier, who the carrier for your dental plan is American Public Life. So, that would be something that they would be able to answer and tell you for sure if that's something that's covered under that dental plan or not. Okay. All right. Um... Let me see what else. And I have employee and child, so I have, um... Is it showing my child on there? Yes. It says employee plus child for the dental plan and then- Okay. ... I have... Oh, I don't really know. Sorry, I don't know how to say their name. Is it Connie Lee? It's K-O-N-N- Connie Lee? And then I have- Let me see. ... S- S-E-R-E- Serenity? Mm-hmm. I have those two children. Okay. Okay. All right. Just wanted to make sure. And then if you ever have questions- So, how much is that? ... about like particular services that you're wondering- Mm-hmm. ... if, if are covered or not and you don't see it specifically on the guide, for example, like the b- the braces question, who- Mm-hmm. ... you always contact for that would be the carriers 'cause they would specifically tell you if that is covered or not under that plan. Okay. Okay. Mm-hmm. And then, um, you also have critical illness for employee plus family. That looks like- Mm-hmm. ... it's \$4.20. The benefit amount is \$5,000. From those 5,000, if you have a heart attack, 100% is covered. From those 5,000, a coronary artery, 25% is covered. From those 5,000, um, coronary angioplasty, \$500 are covered. From those 5,000, permanent damage due to a stroke, 100% is covered. From those 5,000, major organ failure, 100% is covered. From those 5,000, end-stage renal failure, 100% is covered. And it looks like that one would be \$4.20 weekly- Okay. ... for employee, employee plus family. You also have your life plan for employee plus family which is \$3.17. And then I have a beneficiary as Kaisha? Kaisha. It's pronounced Kaisha. And then I have vision for employee plus child for \$4.94. That one has its copays. So, the copay for an eye exam is \$10, copay for lenses and frames is \$25, and your frame allowance is of \$130. And then you also do have behavioral health employee plus family for \$1.50. Okay. Mm-hmm. And I was- And then I was gonna tell you that if you ever wanna like... 'Cause it looks like for the medical plans, being the preventative plan- Mm-hmm. ... the Insure Plus Dental and Vision, if you ever wanna either cancel those or let's say change the level of, um- Mm-hmm. ... coverage, meaning like if you wanna add a dependent or take dependents off, you would have to do that, um, within company open enrollment. Which the last day to do that would be on January the 30th. Okay. So, it's- Mm-hmm. ... um... I have until the 30th to add or either, um, take away? Correct. Yes, ma'am. Okay. And then at any time, the plans that you could take off at any time would be... Let's see. Your term life, at any time you could call and cancel that. Your critical illness, at any time you can call and cancel that. Your group accident, at any time you can call and cancel that. Your behavioral health, at any time you could cancel that. But what it... When it comes to dental, vision, and then your two medical plans, you know, preventative and then your Insure Plus Basic- Mm-hmm. ... for those four, there is that IRS restriction that allows you to pay those plans with pre-tax dollars. But since it allows you to do that, you can only make those changes within company open enrollment. Which the last day would be, um, January the 30th. Okay. Thank you. 'Cause let's say you want to cancel it and you miss that period- Oh. ... then they're gonna tell you when you call that you have to wait until the month of December when the company's... When they company open enrollment again. Oh, okay.

Mm-hmm. Let me ask you, um, another quick question. Is there any way that you can email me my, um, choices that I have that you're telling me about right now? Like the ones for me? No, no. The ones that I have. Like my, um, the policies. Oh, get your coverage? And- Yes, ma'am. Yeah. Um, so we can do an enrollment confirmation. Uh, I know it typically takes 24 to 48 hours for the main office to send you that information. But I'll definitely put that request in right now so that you can see all the plans that you currently have. Okay. But I'll... And then, is that a good email to send it to? Yes. All right. I'll go ahead and put that request in. So you should be receiving it within 24 to 48 hours. And if you don't see it, you're welcome to give us a call and, um, we'll send you another one. But they're pretty good at sending it. Okay. With this Pharm-... What is Pharmaville? Um... Mm-hmm. For the pharmacy. Um, so I can't... Like CVS. So I have to find someone that actually takes this Pharmaville? So, so Pharmaville offers a convenient way for you to save significant costs when you fill a prescription at your participating pharmacy. All medications are included. Those medications that are available at the defined \$10, \$20, \$30 levels or less are set at a predetermined pricing levels and make up Pharmaville's formula. If medication is not included in the formula, you can fill your prescription and you will receive a discount off the pharmacy's normal charge. And then I have their phone number. Okay. And you can always double-check if they do take that, um, let's say like CVS or Walmart. Yes. I believe they do, but I would call them just to verify. And then same thing for the... with Elixir. Um, with them, I know they do have their participating pharmacies and I have that phone number as well because since you- Okay. ... have both your preventative and your hospital indemnity, you have prescription benefits with Elixir and with Pharmaville. So if you want, I can give you those two numbers. Yes, please. Okay. So for your, um, preventative prescriptions, it's with Elixir. That's E-L-I-X-I-R and then their phone number is 800-771-4648. Again, 800-771-4648. And that's for your preventative prescriptions. And then for your hospital indemnity prescriptions, that's through Pharmaville, which is P-H-A-R-M-A-V-A-I-L and then that phone number, let me know when you're ready. I'm ready. It's 800-933-3743. I'm sorry. No, 3734. So 800-933-3734. So they should be able to tell me what, um, pharmacy will, um- It... Correct. Okay. And I'm pretty sure they will be able to tell you, um, how much it would be for that- Okay. ... specific medication as well. Okay. Mm-hmm. Yes. Thank you, because I've been having trouble with the pharmacy getting my medicine filled. I was like, "I usually don't pay that much for my medicine like that." And she said, "Well, all your insurance didn't cover it." And I was like, "What?" Yeah, maybe you were using the wrong one because if it wasn't a, like preventative, you were probably using, um... Let's say it was a, like not a preventative one, you're probably using the Elixir. Oh, okay. And... But I would definitely call and I would give them the name of the, um, the medication. And I would also ask them if certain pharmacies take it. And they would definitely tell you- Okay. ... because that's, um, for the pharmacy's phone number, Elixir's and Pharmaville's. So I would check with both of them. I- So why- Mm-hmm. Why didn't they send me a card for that? You haven't received your cards yet? No. The only card I received is the, um, the hospital indemnity APL. And I do have... I see they have the Pharmaville on the back of that. Mm-hmm. And I have the one that- Did you ever get dental? What about dental and vision? Uh, I got the one that says dental group voluntary dental and that's it. Okay. So if you want, I can go ahead and request the cards as well. I'll put a card request- Okay. ... um, did you need vision? Yes. Vision. Okay, so you need vision, you need your preventative. Right. And then did you need dental still or you already got the dental one? It normally ships at once. I have,

um, the dental one. It's Carriage. Okay. Okay, gotcha. Yeah. So you just need your preventative and then your vision. Okay, I'll go ahead and- Right. ... put that request in. You should be getting it within maybe like one or two weeks. Um- Okay. While I order that, can I put you in a brief hold while I do that real quick? Yeah. Just to verify. Okay? And then if you want, I can also send you your, um, M-E-C card, which is your preventative card and your vision card to your email. Yes, that'd be fine. Okay, give me one second. I'm gonna go ahead and do that real quick. All right. Thank you. Okay. Thank you for your hold. I went ahead and emailed you those cards to your email file. Um, do you mind verifying that you received it? Okay. Hold on. Let me get to it. And then I went ahead and requested those cards that you needed as well. So you should be getting that within maybe like, within one or two weeks. Okay. Uh, just give me a second. Let me see if can get to it. Um, it, it says ID card, vision- Yes, ma'am. Yeah. Okay. Mm-hmm. That- And then I went ahead and put those requests also. Um, so you should be getting them soon as well. Thank you. I appreciate that. You're welcome. If you have any questions, you're welcome to give us a call at this number. We're open from 8:00 AM up until 8:00 PM Eastern Time. Okay. Thank you so very much. You're welcome. Have a nice day. You too. Mm, 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 may I assist you?

Speaker speaker_2: Hi. Yes. I'm calling, um, about my enrollment.

Speaker speaker_1: Okay. Which type of agency do you work for?

Speaker speaker_2: MAU.

Speaker speaker_1: And then what are the last four of your Social?

Speaker speaker_2: 0717.

Speaker speaker_1: Okay. And your first and last name, please?

Speaker speaker_2: T. Eon Greenlinder.

Speaker speaker_1: Okay. For security purposes, could you please verify your address and your date of birth?

Speaker speaker_2: Date of birth 1/27/'74. Address 1037 Woodford Road, Swansea, South Carolina 29160.

Speaker speaker_1: Okay, thank you. Is your phone number the 843-599-7552?

Speaker speaker_2: Yes.

Speaker speaker_1: And then I have your tlinder, the number two @gmail.com. Is that up to date?

Speaker speaker_2: Yes.

Speaker speaker_1: Great. Thank you. Okay. How can I help you?

Speaker speaker_2: Um, I was calling about the enrollment and the benefits, as I'm trying to figure out what all... Do we have something new or...?

Speaker speaker_1: Okay. Um, so it looks like... Let's see. Hmm. Hmm. Hmm. Let me look at your, um, enrollment. Give me one second. Okay. Yeah. So it looks like you have the same coverage and your coverage is active. You have the NEC stand alone, which is the one that covers your preventative services such as one physical visit, some vaccinations, some STD and cancer screenings and even some counseling. And you also have the InterPlus Basic which is the one that covers doctor visits to sick, hospital visits if injured, urgent care, emergency room and even some surgeries. You also have group accident, dental, critical illness, term life, vision and behavioral health. Let me see if it's under the same level of coverage. Yeah. So you have the same coverage that you used to have.

Speaker speaker_2: Okay.

Speaker speaker_1: It looks like it just rolled over. Um, if you got a text message or anything, it's letting you know that right now, um, your company is within company open enrollment. So that means that-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... if you wanna take, uh, like certain plans off that are under the IRS regulation, this would be the time to do it. Or if you wanna add new plans, this would be the time to do it as well.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Or if you wanna add, like change the level of dependency, you could do that right now as well. And the last day to do that and make those changes would be January the 30th.

Speaker speaker_2: Okay. How do I go about changing it? I have to go on the website.

Speaker speaker_1: No, you could do it over the phone with me. Were you wanting to take stuff off or change things?

Speaker speaker_2: I wanted to look to see what was offered and, and go over it again 'cause I don't really have a print out of it.

Speaker speaker_1: Okay. Um, yeah. So you want me to go over plans?

Speaker speaker_2: Yes, please.

Speaker speaker_1: Okay. Okay. Would you like me to send you the benefit guide to your email file so that-

Speaker speaker_2: Yes.

Speaker speaker_1: ... benefit guide is gonna tell you the plans that they offer with the prices. And it looks like you actually have the majority of the plans. But let me send it to you so that you can see what all it covers but I'll still go over them, over with you and stuff.

Speaker speaker_2: Okay.

Speaker speaker_1: Hm, give me one second. Let me send you that information. Okay. I went ahead and emailed you that to your email file. Do you mind verifying that you received it?

Speaker speaker_3: Okay, hold on just for a second. Let me get into my computer here.

Speaker speaker_1: Okay. And then it's gonna come from an email that says info@benefitsinacard.com.

Speaker speaker_3: It's moving kinda slow today, just give me-

Speaker speaker_1: It's okay.

Speaker speaker_3: ... a minute. Oh, come on, computer. Okay, got it. okay, you got it? Yeah.

Speaker speaker_1: All right. So, it looks like... Let's go over the ones you have. Would you like me to go over the ones that you have at the moment?

Speaker speaker_3: Yes, if you don't... if you don't mind.

Speaker speaker_1: Okay, and then I'll... Okay, yeah. Okay. So you have the one that's called Stay Healthy MEC. That's the preventative plan. It requires you to only use preferred providers in the network. You do have to stay within the network to receive coverage. Um, and this is the plan that would cover, like, one physical visit a year, some vaccinations, some STD screening, some cancer screening, and even some counseling. And it's only preventative though, so this plan doesn't cover your doctor visits if sick, hospital visits if injured, urgent care, emergency room, nor surgeries. So it's only for your preventative services. It does offer-

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: ... prescription benefits through Aleczar, and it offers virtual urgent... Oh, actually it does not offer virtual urgent care. I'm sorry. So it offers Aleczar. With Aleczar, that's who you go through for your preventative prescriptions. Um-

Speaker speaker_3: Wait, who was that?

Speaker speaker_1: And-

Speaker speaker_3: Go through who?

Speaker speaker_1: Aleczar? That's the network.

Speaker speaker_3: Aleczar?

Speaker speaker_1: Yes. And then, um, it looks like for that one you pay \$9... Oh, actually no, you have the Employee Plus Child, so you're paying \$13.38 weekly for that one. So that one's

for the preventative plan, the one that would cover, like, a physical, some vaccinations, some STD and cancer screenings. So that's the preventive. You have that one. You also have the Insurplus Basic. So that one's the one that would cover doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgeries, but it doesn't cover your preventative services. So I'm guessing that's why you got both your Stay Healthy and one of the Insur plans. So you have the Insurplus. With your Insurplus plan, you're not required to just use preferred providers within the network. You could be within the network or out of the network and still receive coverage. You get prescription benefits with Insurplus also, but through Pharmacoville, which can pay up to \$10, \$20, \$30, depending on the generic medication, and for the non-generic they offer a discount. This plan does include-

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: ... the virtual urgent care, which offers medical assistance virtually with medical providers. And your Insurplus plan covers a flat fee towards whatever service you go for. So for example, for daily hospital confinement, they would cover \$50 per day. So let's say your-

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: ... bill is \$100, it would cover \$50 and you would be responsible for the other \$50. For Intensive Care-

Speaker speaker_3: Okay.

Speaker speaker_1: ... they would cover \$200 per day. For annual first occurrence in hospital, they would cover \$500. For surgical, they would cover up to \$1,000 based on surgical schedule. So you have that one, and you have that one for Employee Plus Child. So that one, it looks like you're paying \$26.14 weekly. Then you also have Group Accident. So let's see Group Accident. 24-hour Group Accident, for hospital emergency room, they would cover \$250. For physician office, they would cover \$50. Emergency dental work, they would also cover \$50. Daily hospital admission, \$250. Daily hospital confinement, \$100. Intensive care, \$200. AD&D; employee, up to \$15,000. Spouse, up to \$15,000. Children, up to \$7,500. If you were to have to get picked up by the ambulance, ground or air, they would cover \$250. Medical imaging-

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: ... \$100. So for that one, you have the family plan for the Group Accident, which would be \$4.62 weekly. You also have the dental plan for Employee Plus Child, which is \$9.30. For that plan, the preventative visit for that, 100%.... something basic like if you gotta go for a cleansing, that's covered at 80%. Basic restoratives, so if they find a cavity and gotta fill it, that's covered at 80%. X-rays are also-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... covered at 80% and you have an annual maximum of \$500. With the dental plan, there is a one-time deductible. If you choose the individual plan, that would be a 50, but if you were to choose like the family plan, that would be of 150. And it looks like for the

dental, you only have, um, the employee and child.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Then you also have critical illness.

Speaker speaker_2: Let me ask you... Let me ques-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Let me question you on that, um, on the dental part.

Speaker speaker_1: Okay.

Speaker speaker_2: Um, I have, um, dental..... Does that cover braces?

Speaker speaker_1: So, I, I don't think it does if I'm honest. But I can really just go base off what I'm seeing on the guide. If anything like that, detailed questions like that, I would have to transfer you to the carrier, who the carrier for your dental plan is American Public Life. So, that would be something that they would be able to answer and tell you for sure if that's something that's covered under that dental plan or not.

Speaker speaker_2: Okay. All right. Um... Let me see what else. And I have employee and child, so I have, um... Is it showing my child on there?

Speaker speaker_1: Yes. It says employee plus child for the dental plan and then-

Speaker speaker_2: Okay.

Speaker speaker_1: ... I have... Oh, I don't really know. Sorry, I don't know how to say their name. Is it Connie Lee? It's K-O-N-N-

Speaker speaker_2: Connie Lee?

Speaker speaker_1: And then I have-

Speaker speaker_2: Let me see.

Speaker speaker_1: ... S- S-E-R-E-

Speaker speaker_2: Serenity?

Speaker speaker_1: Mm-hmm. I have those two children.

Speaker speaker_2: Okay. Okay. All right. Just wanted to make sure.

Speaker speaker_1: And then if you ever have questions-

Speaker speaker_2: So, how much is that?

Speaker speaker_1: ... about like particular services that you're wondering-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... if, if are covered or not and you don't see it specifically on the guide, for example, like the b- the braces question, who-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... you always contact for that would be the carriers 'cause they would specifically tell you if that is covered or not under that plan.

Speaker speaker_2: Okay. Okay.

Speaker speaker_1: Mm-hmm. And then, um, you also have critical illness for employee plus family. That looks like-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... it's \$4.20. The benefit amount is \$5,000. From those 5,000, if you have a heart attack, 100% is covered. From those 5,000, a coronary artery, 25% is covered. From those 5,000, um, coronary angioplasty, \$500 are covered. From those 5,000, permanent damage due to a stroke, 100% is covered. From those 5,000, major organ failure, 100% is covered. From those 5,000, end-stage renal failure, 100% is covered. And it looks like that one would be \$4.20 weekly-

Speaker speaker_2: Okay.

Speaker speaker_1: ... for employee, employee plus family. You also have your life plan for employee plus family which is \$3.17. And then I have a beneficiary as Kaisha?

Speaker speaker_2: Kaisha. It's pronounced Kaisha.

Speaker speaker_1: And then I have vision for employee plus child for \$4.94. That one has its copays. So, the copay for an eye exam is \$10, copay for lenses and frames is \$25, and your frame allowance is of \$130. And then you also do have behavioral health employee plus family for \$1.50.

Speaker speaker_2: Okay.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: And I was-

Speaker speaker_1: And then I was gonna tell you that if you ever wanna like... 'Cause it looks like for the medical plans, being the preventative plan-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... the Insure Plus Dental and Vision, if you ever wanna either cancel those or let's say change the level of, um-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... coverage, meaning like if you wanna add a dependent or take dependents off, you would have to do that, um, within company open enrollment. Which the last day to do that would be on January the 30th.

Speaker speaker_2: Okay. So, it's-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... um... I have until the 30th to add or either, um, take away?

Speaker speaker_1: Correct. Yes, ma'am.

Speaker speaker_2: Okay.

Speaker speaker_1: And then at any time, the plans that you could take off at any time would be... Let's see. Your term life, at any time you could call and cancel that. Your critical illness, at any time you can call and cancel that. Your group accident, at any time you can call and cancel that. Your behavioral health, at any time you could cancel that. But what it... When it comes to dental, vision, and then your two medical plans, you know, preventative and then your Insure Plus Basic-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... for those four, there is that IRS restriction that allows you to pay those plans with pre-tax dollars. But since it allows you to do that, you can only make those changes within company open enrollment. Which the last day would be, um, January the 30th.

Speaker speaker_2: Okay. Thank you.

Speaker speaker_1: 'Cause let's say you want to cancel it and you miss that period-

Speaker speaker_2: Oh.

Speaker speaker_1: ... then they're gonna tell you when you call that you have to wait until the month of December when the company's... When they company open enrollment again.

Speaker speaker_2: Oh, okay.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Let me ask you, um, another quick question. Is there any way that you can email me my, um, choices that I have that you're telling me about right now?

Speaker speaker_1: Like the ones for me?

Speaker speaker_2: No, no. The ones that I have. Like my, um, the policies.

Speaker speaker_1: Oh, get your coverage?

Speaker speaker_2: And-

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Yeah.

Speaker speaker_1: Um, so we can do a enrollment confirmation. Uh, I know it typically takes 24 to 48 hours for the main office to send you that information. But I'll definitely put that request in right now so that you can see all the plans that you currently have.

Speaker speaker_2: Okay.

Speaker speaker_1: But I'll... And then, is that a good email to send it to?

Speaker speaker_2: Yes.

Speaker speaker_1: All right. I'll go ahead and put that request in. So you should be receiving it within 24 to 48 hours. And if you don't see it, you're welcome to give us a call and, um, we'll send you another one. But they're pretty good at sending it.

Speaker speaker_2: Okay. With this Pharm-... What is Pharmaville? Um...

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: For the pharmacy. Um, so I can't... Like CVS. So I have to find someone that actually takes this Pharmaville?

Speaker speaker_1: So, so Pharmaville offers a convenient way for you to save significant costs when you fill a prescription at your participating pharmacy. All medications are included. Those medications that are available at the defined \$10, \$20, \$30 levels or less are set at a predetermined pricing levels and make up Pharmaville's formula. If medication is not included in the formula, you can fill your prescription and you will receive a discount off the pharmacy's normal charge. And then I have their phone number.

Speaker speaker_2: Okay.

Speaker speaker_1: And you can always double-check if they do take that, um, let's say like CVS or Walmart.

Speaker speaker_2: Yes.

Speaker speaker_1: I believe they do, but I would call them just to verify. And then same thing for the... with Elixir. Um, with them, I know they do have their participating pharmacies and I have that phone number as well because since you-

Speaker speaker_2: Okay.

Speaker speaker_1: ... have both your preventative and your hospital indemnity, you have prescription benefits with Elixir and with Pharmaville. So if you want, I can give you those two numbers.

Speaker speaker_2: Yes, please.

Speaker speaker_1: Okay. So for your, um, preventative prescriptions, it's with Elixir. That's E-L-I-X-I-R and then their phone number is 800-771-4648. Again, 800-771-4648. And that's for your preventative prescriptions. And then for your hospital indemnity prescriptions, that's through Pharmaville, which is P-H-A-R-M-A-V-A-I-L and then that phone number, let me know when you're ready.

Speaker speaker_2: I'm ready.

Speaker speaker_1: It's 800-933-3743. I'm sorry. No, 3734. So 800-933-3734.

Speaker speaker_2: So they should be able to tell me what, um, pharmacy will, um-

Speaker speaker_1: It... Correct.

Speaker speaker_2: Okay.

Speaker speaker_1: And I'm pretty sure they will be able to tell you, um, how much it would be for that-

Speaker speaker_2: Okay.

Speaker speaker_1: ... specific medication as well.

Speaker speaker_2: Okay.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Yes. Thank you, because I've been having trouble with the pharmacy getting my medicine filled. I was like, "I usually don't pay that much for my medicine like that." And she said, "Well, all your insurance didn't cover it." And I was like, "What?"

Speaker speaker_1: Yeah, maybe you were using the wrong one because if it wasn't a, like preventative, you were probably using, um... Let's say it was a, like not a preventative one, you're probably using the Elixir.

Speaker speaker_2: Oh, okay.

Speaker speaker_1: And... But I would definitely call and I would give them the name of the, um, the medication. And I would also ask them if certain pharmacies take it. And they would definitely tell you-

Speaker speaker_2: Okay.

Speaker speaker_1: ... because that's, um, for the pharmacy's phone number, Elixir's and Pharmaville's. So I would check with both of them. I-

Speaker speaker_2: So why-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Why didn't they send me a card for that?

Speaker speaker_1: You haven't received your cards yet?

Speaker speaker_2: No. The only card I received is the, um, the hospital indemnity APL. And I do have... I see they have the Pharmacville on the back of that.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: And I have the one that-

Speaker speaker_1: Did you ever get dental? What about dental and vision?

Speaker speaker_2: Uh, I got the one that says dental group voluntary dental and that's it.

Speaker speaker_1: Okay. So if you want, I can go ahead and request the cards as well. I'll put a card request-

Speaker speaker_2: Okay.

Speaker speaker_1: ... um, did you need vision?

Speaker speaker_2: Yes.

Speaker speaker_1: Vision. Okay, so you need vision, you need your preventative.

Speaker speaker_2: Right.

Speaker speaker_1: And then did you need dental still or you already got the dental one? It normally ships at once.

Speaker speaker_2: I have, um, the dental one. It's Carriage.

Speaker speaker_1: Okay. Okay, gotcha.

Speaker speaker_2: Yeah.

Speaker speaker_1: So you just need your preventative and then your vision. Okay, I'll go ahead and-

Speaker speaker_2: Right.

Speaker speaker_1: ... put that request in. You should be getting it within maybe like one or two weeks. Um-

Speaker speaker_2: Okay.

Speaker speaker_1: While I order that, can I put you in a brief hold while I do that real quick?

Speaker speaker_2: Yeah.

Speaker speaker_1: Just to verify. Okay? And then if you want, I can also send you your, um, M-E-C card, which is your preventative card and your vision card to your email.

Speaker speaker_2: Yes, that'd be fine.

Speaker speaker_1: Okay, give me one second. I'm gonna go ahead and do that real quick.

Speaker speaker_2: All right. Thank you.

Speaker speaker_1: Okay. Thank you for your hold. I went ahead and emailed you those cards to your email file. Um, do you mind verifying that you received it?

Speaker speaker_4: Okay. Hold on. Let me get to it.

Speaker speaker_1: And then I went ahead and requested those cards that you needed as well. So you should be getting that within maybe like, within one or two weeks.

Speaker speaker_4: Okay. Uh, just give me a second. Let me see if can get to it. Um, it, it says ID card, vision-

Speaker speaker_1: Yes, ma'am.

Speaker speaker_4: Yeah. Okay.

Speaker speaker_1: Mm-hmm.

Speaker speaker_4: That-

Speaker speaker_1: And then I went ahead and put those requests also. Um, so you should be getting them soon as well.

Speaker speaker_4: Thank you. I appreciate that.

Speaker speaker_1: You're welcome. If you have any questions, you're welcome to give us a call at this number. We're open from 8:00 AM up until 8:00 PM Eastern Time.

Speaker speaker_4: Okay. Thank you so very much.

Speaker speaker_1: You're welcome. Have a nice day.

Speaker speaker_4: You too. Mm, bye-bye.