

Transcript: Estefania

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Full Transcript

Thank you for calling Benefits in a Car. My name is Stephanie. How can I assist you? Hi, my name is Lisa Rodriguez and, um, I just got hired on by the Work Source, um, WorkSource, um, on the 28th, I believe it is, and I got a message from this, uh, from this place asking me that I needed to fill out some more information and that I could get some help doing that. Okay, yeah. So I just wanted to- You said you're with a Work Source or Workforce? I think it's Work Source. Okay. And then, what are the last four of your Social? 6534. And your first and last name, please? Lisa Rodriguez. Thank you. For security purposes, can you verify your address and date of birth? Address is 1203 Convair Street and that's C-O-N-V-A-I-R Street, Bentonville, Arkansas 72712. Okay. Did you recently move by anych- well, I'm sorr- I'm sorry, you said 1203. What was that street called? Convair is C-O-N, V as in Victor, A-I-R- A-I-R. Okay, thank you. All right. And then you said you received a text or a call? Um, I got a text, I believe it was. Okay, yeah. So it looks like the... Give me one second. So it looks like the... It looks like was actually probably a call. Um, or what does the text say? 'Cause I did not- Um, it says... Mm-hmm. I think it was, I think it was a text 'cause I, I think, or an e-mail, but I believe it was a text and it says, "We will be glad to assist you regarding your enrollment form for benefits-" Oh, yeah. "... offered by your new employer." Okay, yeah. So it looks like, um, we tried to reach you on the 27th of March because we were- Mm-hmm. ... processing an enrollment form for the staffing agency and you selected to be enrolled into some healthcare benefits with, um, your spouse and then- Yeah. ... a life plan for family, but you didn't add any of your dependents' information, like their first and last name, their Social, their date of birth and the relationship to you. Um, so we did reach out to, um, ask you if you still wanted to enroll them into the benefits. Since we didn't have any luck contacting you, we did go ahead and enrolled you into these plans, but only for employee only. So you currently have coverage for dental for employee only, short-term disability for employee only, term life for employee only, vision for employee only and your medical plan, being the VIP Classic, for employee only. It looks like you're gonna be paying a weekly deduction of \$29.33 from your paycheck. Um, so you're- Okay. ... currently not active at the, at the moment because they still haven't done the first deduction from your paycheck, but it was to let you know, um, that we needed the dependents' information and due to not getting a hold of you, we did have to change it to employee only. Um, and I was gonna tell you that... Yeah, that's the reason why they had called you. Okay. Did you want to add them or did you want to leave it how it is? Right now it looks like it's \$29.33 from your paycheck that would be getting deducted. Is that every, every paycheck? Yes. Um, twen- I'm sorry. I did not say... I meant to say \$29.33 weekly. Yes, so but it is weekly from your paycheck. Mm-hmm. So if you get paid weekly, it'll be weekly and if you c- get paid biweekly, it would be wi- biweekly, but it looks like it's for dental, short-term disability, term life, vision and then your VIP Classic for a total of \$29.33. Yeah, um, I- I do

think I want to add him. Let me ask him real quick 'cause he just got hired on too and it's 2020 ... I'm sorry. Can you repeat that again? Yeah, I think I do want to add him. I definitely want to get the life, but, um, I had questions, um, about how to access, like, that information 'cause I wasn't sure how to look at, you know, everything again and, um- Well, I can send you the benefit guide to your e-mail and you're welcome to look over it. Sure. But I do have to tell you that they do only give you 30 days from the date that you receive your first check. After those 30 days are up, if you do pass that period, you do have to wait for the next company open enrollment to add them. Um, but I can send that to your e-mail. Okay, yeah. That sounds good. ***** So- Oh, go ahead. Mm-hmm. Um, do you want me to leave it how it is for now? Um, possibly not even- 'Cause right now you have until, uh, till 8:00 PM. It's 6:56 already. Okay. Yeah, I'll just look at it real quick and then maybe just, uh, call back. Okay, that's fine. Um, did you want me to leave that, uh, pending enrollment how it is or did you want me to cancel it for now? Oh, no. Um, go ahead and leave it how it is. I- I do want to add life on this. Um- Yeah, you already have life. Oh, I do? Okay. Mm-hmm. You have life for employee only and then we have the beneficiary of J- Joseph Rodriguez as your spouse. Okay. Yeah, that sounds good. Um- I'mma go ahead and send that to you. Did you want me to go over any of the plans or did you want to look at them by yourself? Um, I wouldn't mind that... Should we just look at them o- ourselves, go over the plan? Yeah, that's fine. Yep. Okay. And then let me- Um, so I, I j-... I have a question 'cause I do... I used to be on a medication, um, and I was curious 'cause they said the insurance is kinda, um, a little bit- Different, uh... ... not so good. It's... Yeah. It's, it's limited benefits, so it's, it's not a major medical plan. Um, if you're- Okay. ... asking me is a certain medication is covered, I wouldn't be able to answer that. Um- No? Okay. Who would be able to answer that is the f- carrier that you would go through when it comes to your prescription benefits. With the VIP Classic plan, it would be Pharmaville, and I can actually provide that number to you. Okay. That would be awesome. So I'ma give you... Um, for the medical plans, there's... I believe there's three different ones. For those three, um, it would be through the same carrier. And then for the preventative, it would be a different one. But let me give you those numbers. You can call that number and you can ask 'cause they would be able to answer if that's something that would be covered under- Yeah. ... the plans that they offer. I wouldn't have that information. Yeah. It's a, it's a pretty expensive one. And I know, like, um, there's other ones, but I don't re-... I, I don't see... it doesn't seem to be as effective as the other ones for me. And I... it's... yeah, it just works better for me. So, that's why I was curious too 'cause it is a pretty, it's a pretty pricey one. Okay. Yeah, I can give you the number and you're welcome to call them, um, to ask- Okay. ... and see is that something that they would cover. So, I would write this down somewhere. So, for the four VIPs that they offer, being the- Mm-hmm. ... standard, the classic, the plus or the pro, I would just put for the VIP plans, it's through Pharmaville and their phone number is- ... 800- Okay. 933- Okay. 3734. And, um, the VIPs are the ones that cover doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgeries. But they don't cover your preventative care, which is like your annual checkups, a physical, mammogram, pap smears, that's preventative. So, the VIPs- Oh, okay. ... only cover hospital indemnity and it's through Pharmaville, which is the number that ends in 3734. And for your Stay Healthy ME/C, that's a preventative plan. That's the one that would cover a physical, some vaccines, an STD and cancer screening, and it requires you to stay within the network. For that one, it's through Medimpact. And the phone number of the pharmacy- Let me see. ... that you would go through is 800-771-4648.

Mm-hmm. So would that Medpack, that would just... like you said, it would be for like, vaccines and stuff like that? Um- Yeah. For your generic medications. Okay. And then the Pharm- Pharmacville is the one that would probably be for, you said preventative? Um, no. So Pharmacville is for- Oh, sorry. Pharmaville is your... Um, it's through your VIPs, which the VIPs cover actual urgent care, emergency room, doctor visits if sick, hospitalization if injured, but, um, the VIPs do not cover preventative. Preventative would be anything before a problem actually happens, which is like- Mm-hmm. ... a physical, your annual checkups, STD screening, cancer screenings. That's preventative. So the VIPs only cover your actual, like, hospital indemnity services and you get prescription benefits through Pharmacville, which, um, it's the number that ends in 3734. And then the second, uh, number that I gave you is for your preventative plan, which is called the Stay Healthy ME/C TeleRx. Which is another- And, and would, would, um, like, um, health... like medical help, would that be under... What would you say that... What, what do you think that would be under? I'm sorry. Um, you, you, you said what kind of help? I'm sorry. Like, um, m- mental health. I'm sorry. Like, mental- Oh. So that, I wouldn't be able to, like, tell you if it's considered more like a preventative or a hospital indemnity. Who actually... Uh, I hate giving you all these numbers, but who would actually would, um, answer that is, um, the carrier of, of the plans. So if you are looking into being enrolled into the Stay Healthy ME/C, which is through Medimpact, you would have to call the carrier, who is 90degrees. And I have their number. Since we're just the- Okay. ... healthcare administrator, any information that I don't actually have on the packet, I can't really give to you, like the type of medications that might be covered or if something's considered a preventative or a hospital indemnity service. Who actually has to answer that is the actual carrier of the plans. They would tell you- Okay. ... "Oh yeah, that's preventative," or, "Hey, no, that's not preventative." Um, if you have questions regarding the Stay Healthy, which is, um, prescription benefit through Medimpact, that's- Mm-hmm. ... 90degrees and that's... I have that phone number just in case you want to ask that. Okay. Yeah. It's 800- Okay. ... 833- 833. ... 4296. And if you want to write somewhere on there that that carrier... is 90 degrees and it's for your Stay Healthy plan. Okay. And then the carrier for your hospital indemnity being the four different VIPs, 'cause they offer four different VIP plans which are four different medical plans that cover, like, your urgent care emergency room. I would put four VIP plans, carrier, that one's APL, which stands for American Public Life. And I actually have two contact numbers. Okay. So you can pass that to the first lady, her name is Delicia and her phone number is 601- Uh-huh. ... 936- Okay. ... 3290. 3290. Okay. And then the second lady is Sandra. Okay. And then the number's the same, it just ends in 3287. 3287, okay. And they're open from 8:00 AM, I believe up- up until 5:00 PM Eastern Time, so it's 7:04 down here already. I'm not sure what time it's in Arkansas right now. It's six. Kansas. Oh, it's six? So you're an hour ahead. Yeah, or hours. Yeah. Uh, so I don't think they're open yet, but you're welcome to call them and leave them a voice message 'cause I know they're pretty good at answering their, um, their phones. So again, if you're interested in enrolling into one of the VIPs, which is the one that actually covers, like, doctor visits, let's say, urgent care, you have to call APL which is Delicia or Sandra, they can answer that question if, like, mental health is something that the plans would cover when it comes to the four VIPs. And then- Mm-hmm. Or if you have questions regarding your Stay Healthy, which is preventative, um, you have to call 90 degrees, which is the number that ends in 4296 and that pharmacy's through MedImpact. Okay. Um- So far, I still have your enrollment there, but if you do want to change anything, just

keep in mind they do only give you 30 days from the day that you receive your first check to make these changes. So, it looks like right now it's a weekly deduction of \$29.33 for dental for employee only, short-term for employee only, term life for employee only, vision for employee only, and then they have VIP classic for employee only. Okay. All right. You were going to ask me something? Um, for the... Um, I think that's it. Um, you said, um, you've only got the life insurance for employee only- only as well, right? Yeah. Employee only and then the beneficiary, if something was to happen, is your spouse. Okay. So if something happens with me, it goes to my spouse? Correct, mm-hmm, 'cause he's your beneficiary. Okay. Do you know how much that is? I'm so sorry. I am... You know, I was trying to hurry up and get processed and I didn't really get a chance to, like, look at all of that. Yeah, so I actually sent it to your email. Oh. Oh, good. Awesome. I was going to ask you if you could please verify that you received it? Because what I sent you has all the plans that I was just now, um, kind of, like, giving you. But I kind of summarized it up so that it could be easier, because the three VIPs, they're medical plans and they can't be combined, so you would have to choose between one of them if you did want to be enrolled into those. And like I said, the VIPs are the ones that do cover a flat fee towards, like, doctor visits, let's say, urgent care, emergency room, and surgeries. The only one that is only one is your preventative, and that one you could... 'Cause it looks like they don't offer a plan that covers preventative as well as hospital indemnity. So, if you do want to go to your annual check-ups and your physical and that type of stuff, that would be the Stay Healthy plan. And a good way to remember that it's a only preventative and it doesn't cover doctor visits is 'cause it's called Stay Healthy, to see if you're, like- Okay. ... up to health and stuff. Okay. So, um- But I sent that, so you should be getting it. And- and that's on this, uh, slide? Um... Yeah, on that PDF. Okay. Um- Did you receive it? Yes, ma'am, I did. Let's see. Did you want me to go over any of that or no? Um, so, like, if- if for instance, since I have the classic, um, the VIP, um- Mm-hmm. ... I would have to also, if I wanted preventative, I'd have to get another insurance with the Stay Healthy? Is that what you're saying so far? Yeah, you would have to add the NEC to your coverage. And it looks like if you were to do that, that one for employee only is \$14.33. So yeah, that's a separate deduction. Okay. 'Cause they don't offer a plan that covers hospital as well as preventative. So you would have to choose the NEC with the- one of the VIPs, which right now you have the VIP classic, so if you were to add the preventative, you wouldn't have, um, preventative coverage, but right now you only have coverage when it comes to the actual, like, doctor visits. Okay. Not preventative. 'Cause the VIPs don't cover no preventative services, and I know preventative is like mammograms, pap smears, stuff like that, that's preventative care. It's not actually, like, doctor visits 'cause you're sick. They're just checking to see if you're, like, okay. Okay. Okay, yeah. And that is a separate deduction 'cause all of these plans are separate deductions, um, 'cause for the five that you have so far, um, dental is \$3.64. Term- uh, short-term is \$3.95. Term life is \$2.11. Vision is \$2.15, but it looks like for vision they actually-...contribute to that, so you don't really have to pay vision. Um, and then- Okay. ... VIP Classic is \$19.63. So for dental, short term, term, life, and VIP Classic, that's \$29.33. And then they pay for- Okay. ...the vision, so you don't pay for vision. Um, but if you were to add the MEC, of course that price would go up because the MEC's \$14 and some change. And then I was gonna tell you- Mm-hmm. ... that for your MEC plan, which is your preventative, the one that we're talking about right now. Mm-hmm. Um, that one does require you to stay within network. So that one you- Mm-hmm. ...you do have to stay within network and only use your

doctors and clinics to receive coverage. Uh, the VIPs, being the Standard, the Classic, the Plus, and the Prime, those, uh, don't require a network. So you can be out of network and still get coverage. As long as a provider accepts it, you can use it. Okay. And, and do you have, um, do we have, um, does a lot of people have, um, so sorry, problems with, uh, accepting the, the, um, VIP Classic plan, um- Um, I don't see it much if I'm honest. There has been times in the past where I guess their doctors don't take it, but I haven't seen it much. I have seen it maybe once or twice, but I don't think it's that common. Mm-hmm. But if it, I couldn't really answer that just because, like we administer- Mm-hmm. ... different agencies around the nation and it, it just- Yeah. It really just depends on that doctor and clinic. So I couldn't really say- Mm-hmm. ... yes or no, but I typically don't see a issue. But like I said, it really just depends on the clinic, if they accept it or not. Okay. Yeah, I, I used to work in a clinic and they only, they used to only accept, um, Blue Cross and Amba? Oh, gotcha. But, um, that's how it, how it seems 'cause I've always had Blue Cross and I, I've never had anything kind of different, so... So I do have, um, the number of the multi- It's called multi, multi plan. That's the number that they tell you to contact to find providers. I don't know if you want that number to see if they're within network, but I just know that for your VIP Classic, it doesn't require a network. Um, now if they tell you that they don't take it then you would have to go somewhere else of course. But the VIP- Yeah. ... Classic, which is the one that covers like your urgent care, your doctor visits, to see, that one doesn't require you to only use their providers and doctors. As long as they take it, you can use it. But then if they don't take it- Yeah. ... then you would have to go somewhere else. The on- only one that does require you to stay within network is that Stay Healthy plan. If you go out of network and have a preventative visit, it's not gonna be covered. Mm-hmm. Even though it's preventative, but it's because you went out of the network. Yeah. I hear you. Okay. So it just depends on the provider if I'm, if I'm honest. Yeah. Sometimes they get kinda picky. Um, um, yeah, I'll take that number if you, if you do have it, um- Okay. ... If you want it. And then that's gonna be 800... Okay. ... 457- Okay. ... 1403. And then that's the number to find providers. Okay. Awesome. Yeah, 'cause I- And I'll also send you a... ... I do have a couple questions, but... Oh, go ahead. Yeah, 'cause there's some people in the past that only like to use their doctors. So sometimes- Yeah. ... before they enroll, they do ask for that number that I just gave you just to make sure that their clinic or doctor is within network or accepts it. Um, but yeah, that's the number. And like I said, the VIP doesn't require network. It just really depends on them is that's something that they accept or not. Yeah. And then, oh, one other question. Um, when will this, uh, the first payment come out of this? Like- So it's supposed to be... It typically takes one or two weeks- Mm. One or two weeks? ... once, um, we enroll you into it. So it looks like, let me see when. It looks like the 27th. When was that? That was last- Okay. ... week. Um, it typically takes one or two weeks, but like I said, you have 30 days from the day that you receive your first check to make any changes or enroll into new plans. So, it is important that you know that you do have a 30-day deadline once you receive your paycheck. 30 days- Mm-hmm. ... from the time that you receive your first check. It's important that you do not pass these 30 days, because once you pass the 30 days, you have to enroll within company open enrollment, which is in the month of August. Mm-hmm. Okay. So the sooner you call, the better, just to make sure that you're within your personal open enrollment period. Mm-hmm. Okay. All right. Yeah. I'll, uh, I'll try, I'll look at this today and then if anything I'll call you guys, um, either t- today or possibly tomorrow. Okay. And- When you guys don't need... ... like, uh, um, so you do want me to

leave it pending right now, right? Yeah, that's fine. Okay. All right. Well, thank you for your time and if whenever you're ready, you're welcome to contact us. Um, we're open from 8:00 AM up until 8:00 PM Monday through Friday Eastern time. So we close like 7:00 where you live. Okay. Awesome. Okay? All right. Awesome. Thank you so much. I appreciate your help. You're welcome. Have a nice day. Yeah. Take care. Thank you. Bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Car. My name is Stephanie. How can I assist you?

Speaker speaker_1: Hi, my name is Lisa Rodriguez and, um, I just got hired on by the Work Source, um, WorkSource, um, on the 28th, I believe it is, and I got a message from this, uh, from this place asking me that I needed to fill out some more information and that I could get some help doing that.

Speaker speaker_0: Okay, yeah.

Speaker speaker_1: So I just wanted to-

Speaker speaker_0: You said you're with a Work Source or Workforce?

Speaker speaker_1: I think it's Work Source.

Speaker speaker_0: Okay. And then, what are the last four of your Social?

Speaker speaker_1: 6534.

Speaker speaker_0: And your first and last name, please?

Speaker speaker_1: Lisa Rodriguez.

Speaker speaker_0: Thank you. For security purposes, can you verify your address and date of birth?

Speaker speaker_1: Address is 1203 Convair Street and that's C-O-N-V-A-I-R Street, Bentonville, Arkansas 72712.

Speaker speaker_0: Okay. Did you recently move by anych- well, I'm sorr- I'm sorry, you said 1203. What was that street called?

Speaker speaker_1: Convair is C-O-N, V as in Victor, A-I-R-

Speaker speaker_0: A-I-R. Okay, thank you. All right. And then you said you received a text or a call?

Speaker speaker_1: Um, I got a text, I believe it was.

Speaker speaker_0: Okay, yeah. So it looks like the... Give me one second. So it looks like the... It looks like was actually probably a call. Um, or what does the text say? 'Cause I did not-

Speaker speaker_1: Um, it says...

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: I think it was, I think it was a text 'cause I, I think, or an e-mail, but I believe it was a text and it says, "We will be glad to assist you regarding your enrollment form for benefits-

Speaker speaker_0: Oh, yeah.

Speaker speaker_1: "... offered by your new employer."

Speaker speaker_0: Okay, yeah. So it looks like, um, we tried to reach you on the 27th of March because we were-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... processing an enrollment form for the staffing agency and you selected to be enrolled into some healthcare benefits with, um, your spouse and then-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... a life plan for family, but you didn't add any of your dependents' information, like their first and last name, their Social, their date of birth and the relationship to you. Um, so we did reach out to, um, ask you if you still wanted to enroll them into the benefits. Since we didn't have any luck contacting you, we did go ahead and enrolled you into these plans, but only for employee only. So you currently have coverage for dental for employee only, short-term disability for employee only, term life for employee only, vision for employee only and your medical plan, being the VIP Classic, for employee only. It looks like you're gonna be paying a weekly deduction of \$29.33 from your paycheck. Um, so you're-

Speaker speaker_1: Okay.

Speaker speaker_0: ... currently not active at the, at the moment because they still haven't done the first deduction from your paycheck, but it was to let you know, um, that we needed the dependents' information and due to not getting a hold of you, we did have to change it to employee only. Um, and I was gonna tell you that... Yeah, that's the reason why they had called you.

Speaker speaker_1: Okay.

Speaker speaker_0: Did you want to add them or did you want to leave it how it is? Right now it looks like it's \$29.33 from your paycheck that would be getting deducted.

Speaker speaker_1: Is that every, every paycheck?

Speaker speaker_0: Yes. Um, twen- I'm sorry. I did not say... I meant to say \$29.33 weekly. Yes, so but it is weekly from your paycheck.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: So if you get paid weekly, it'll be weekly and if you c- get paid biweekly, it would be wi- biweekly, but it looks like it's for dental, short-term disability, term life, vision and then your VIP Classic for a total of \$29.33.

Speaker speaker_1: Yeah, um, I- I do think I want to add him. Let me ask him real quick 'cause he just got hired on too and it's 2020

Speaker speaker_2: ... I'm sorry. Can you repeat that again?

Speaker speaker_1: Yeah, I think I do want to add him. I definitely want to get the life, but, um, I had questions, um, about how to access, like, that information 'cause I wasn't sure how to look at, you know, everything again and, um-

Speaker speaker_0: Well, I can send you the benefit guide to your e-mail and you're welcome to look over it.

Speaker speaker_1: Sure.

Speaker speaker_0: But I do have to tell you that they do only give you 30 days from the date that you receive your first check. After those 30 days are up, if you do pass that period, you do have to wait for the next company open enrollment to add them. Um, but I can send that to your e-mail.

Speaker speaker_1: Okay, yeah. That sounds good. ***** . So-

Speaker speaker_0: Oh, go ahead.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, do you want me to leave it how it is for now?

Speaker speaker_1: Um, possibly not even-

Speaker speaker_0: 'Cause right now you have until, uh, till 8:00 PM. It's 6:56 already.

Speaker speaker_1: Okay. Yeah, I'll just look at it real quick and then maybe just, uh, call back.

Speaker speaker_0: Okay, that's fine. Um, did you want me to leave that, uh, pending enrollment how it is or did you want me to cancel it for now?

Speaker speaker_1: Oh, no. Um, go ahead and leave it how it is. I- I do want to add life on this. Um-

Speaker speaker_0: Yeah, you already have life.

Speaker speaker_1: Oh, I do? Okay.

Speaker speaker_0: Mm-hmm. You have life for employee only and then we have the beneficiary of J- Joseph Rodriguez as your spouse.

Speaker speaker_1: Okay. Yeah, that sounds good. Um-

Speaker speaker_0: I'mma go ahead and send that to you. Did you want me to go over any of the plans or did you want to look at them by yourself?

Speaker speaker_1: Um, I wouldn't mind that... Should we just look at them o- ourselves, go over the plan?

Speaker speaker_0: Yeah, that's fine. Yep.

Speaker speaker_1: Okay.

Speaker speaker_0: And then let me-

Speaker speaker_1: Um, so I, I j-... I have a question 'cause I do... I used to be on a medication, um, and I was curious 'cause they said the insurance is kinda, um, a little bit-

Speaker speaker_0: Different, uh...

Speaker speaker_1: ... not so good.

Speaker speaker_0: It's... Yeah. It's, it's limited benefits, so it's, it's not a major medical plan. Um, if you're-

Speaker speaker_1: Okay.

Speaker speaker_0: ... asking me is a certain medication is covered, I wouldn't be able to answer that. Um-

Speaker speaker_1: No? Okay.

Speaker speaker_0: Who would be able to answer that is the f- carrier that you would go through when it comes to your prescription benefits. With the VIP Classic plan, it would be Pharmaville, and I can actually provide that number to you.

Speaker speaker_1: Okay. That would be awesome.

Speaker speaker_0: So I'ma give you... Um, for the medical plans, there's... I believe there's three different ones. For those three, um, it would be through the same carrier. And then for the preventative, it would be a different one. But let me give you those numbers. You can call that number and you can ask 'cause they would be able to answer if that's something that would be covered under-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... the plans that they offer. I wouldn't have that information.

Speaker speaker_1: Yeah. It's a, it's a pretty expensive one. And I know, like, um, there's other ones, but I don't re-... I, I don't see... it doesn't seem to be as effective as the other ones for me. And I... it's... yeah, it just works better for me. So, that's why I was curious too 'cause it is a pretty, it's a pretty pricey one.

Speaker speaker_0: Okay. Yeah, I can give you the number and you're welcome to call them, um, to ask-

Speaker speaker_1: Okay.

Speaker speaker_0: ... and see is that something that they would cover. So, I would write this down somewhere. So, for the four VIPs that they offer, being the-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... standard, the classic, the plus or the pro, I would just put for the VIP plans, it's through Pharmaville and their phone number is- ... 800-

Speaker speaker_1: Okay.

Speaker speaker_0: 933-

Speaker speaker_1: Okay.

Speaker speaker_0: 3734. And, um, the VIPs are the ones that cover doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgeries. But they don't cover your preventative care, which is like your annual checkups, a physical, mammogram, pap smears, that's preventative. So, the VIPs-

Speaker speaker_1: Oh, okay.

Speaker speaker_0: ... only cover hospital indemnity and it's through Pharmacville, which is the number that ends in 3734. And for your Stay Healthy ME/C, that's a preventative plan. That's the one that would cover a physical, some vaccines, an STD and cancer screening, and it requires you to stay within the network. For that one, it's through Medimpact. And the phone number of the pharmacy-

Speaker speaker_1: Let me see.

Speaker speaker_0: ... that you would go through is 800-771-4648.

Speaker speaker_1: Mm-hmm. So would that Medpack, that would just... like you said, it would be for like, vaccines and stuff like that? Um-

Speaker speaker_0: Yeah. For your generic medications.

Speaker speaker_1: Okay. And then the Pharm- Pharmacville is the one that would probably be for, you said preventative?

Speaker speaker_0: Um, no. So Pharmacville is for-

Speaker speaker_1: Oh, sorry.

Speaker speaker_0: Pharmaville is your... Um, it's through your VIPs, which the VIPs cover actual urgent care, emergency room, doctor visits if sick, hospitalization if injured, but, um, the VIPs do not cover preventative. Preventative would be anything before a problem actually happens, which is like-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... a physical, your annual checkups, STD screening, cancer screenings. That's preventative. So the VIPs only cover your actual, like, hospital indemnity services and you get prescription benefits through Pharmacville, which, um, it's the number that ends in 3734. And then the second, uh, number that I gave you is for your preventative plan, which is called the Stay Healthy ME/C TeleRx. Which is another-

Speaker speaker_1: And, and would, would, um, like, um, health... like medical help, would that be under... What would you say that... What, what do you think that would be under? I'm sorry.

Speaker speaker_0: Um, you, you, you said what kind of help? I'm sorry.

Speaker speaker_1: Like, um, m- mental health. I'm sorry. Like, mental-

Speaker speaker_0: Oh. So that, I wouldn't be able to, like, tell you if it's considered more like a preventative or a hospital indemnity. Who actually... Uh, I hate giving you all these numbers, but who would actually would, um, answer that is, um, the carrier of, of the plans. So if you are looking into being enrolled into the Stay Healthy ME/C, which is through Medimpact, you would have to call the carrier, who is 90degrees. And I have their number. Since we're just the-

Speaker speaker_1: Okay.

Speaker speaker_0: ... healthcare administrator, any information that I don't actually have on the packet, I can't really give to you, like the type of medications that might be covered or if something's considered a preventative or a hospital indemnity service. Who actually has to answer that is the actual carrier of the plans. They would tell you-

Speaker speaker_1: Okay.

Speaker speaker_0: ... "Oh yeah, that's preventative," or, "Hey, no, that's not preventative." Um, if you have questions regarding the Stay Healthy, which is, um, prescription benefit through Medimpact, that's-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... 90degrees and that's... I have that phone number just in case you want to ask that.

Speaker speaker_1: Okay. Yeah.

Speaker speaker_0: It's 800-

Speaker speaker_1: Okay.

Speaker speaker_0: ... 833-

Speaker speaker_1: 833.

Speaker speaker_0: ... 4296. And if you want to write somewhere on there that that carrier... is 90 degrees and it's for your Stay Healthy plan.

Speaker speaker_1: Okay.

Speaker speaker_0: And then the carrier for your hospital indemnity being the four different VIPs, 'cause they offer four different VIP plans which are four different medical plans that cover, like, your urgent care emergency room. I would put four VIP plans, carrier, that one's APL, which stands for American Public Life. And I actually have two contact numbers.

Speaker speaker_1: Okay.

Speaker speaker_0: So you can pass that to the first lady, her name is Delicia and her phone number is 601-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... 936-

Speaker speaker_1: Okay.

Speaker speaker_0: ... 3290.

Speaker speaker_1: 3290. Okay.

Speaker speaker_0: And then the second lady is Sandra.

Speaker speaker_1: Okay.

Speaker speaker_0: And then the number's the same, it just ends in 3287.

Speaker speaker_1: 3287, okay.

Speaker speaker_0: And they're open from 8:00 AM, I believe up- up until 5:00 PM Eastern Time, so it's 7:04 down here already. I'm not sure what time it's in Arkansas right now.

Speaker speaker_1: It's six.

Speaker speaker_0: Kansas. Oh, it's six?

Speaker speaker_1: So you're an hour ahead. Yeah, or hours.

Speaker speaker_0: Yeah. Uh, so I don't think they're open yet, but you're welcome to call them and leave them a voice message 'cause I know they're pretty good at answering their, um, their phones. So again, if you're interested in enrolling into one of the VIPs, which is the one that actually covers, like, doctor visits, let's say, urgent care, you have to call APL which is Delicia or Sandra, they can answer that question if, like, mental health is something that the plans would cover when it comes to the four VIPs. And then-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Or if you have questions regarding your Stay Healthy, which is preventative, um, you have to call 90 degrees, which is the number that ends in 4296 and that pharmacy's through MedImpact.

Speaker speaker_1: Okay. Um-

Speaker speaker_0: So far, I still have your enrollment there, but if you do want to change anything, just keep in mind they do only give you 30 days from the day that you receive your first check to make these changes. So, it looks like right now it's a weekly deduction of \$29.33 for dental for employee only, short-term for employee only, term life for employee only, vision for employee only, and then they have VIP classic for employee only.

Speaker speaker_1: Okay. All right.

Speaker speaker_0: You were going to ask me something?

Speaker speaker_1: Um, for the... Um, I think that's it. Um, you said, um, you've only got the life insurance for employee only- only as well, right?

Speaker speaker_0: Yeah. Employee only and then the beneficiary, if something was to happen, is your spouse.

Speaker speaker_1: Okay. So if something happens with me, it goes to my spouse?

Speaker speaker_0: Correct, mm-hmm, 'cause he's your beneficiary.

Speaker speaker_1: Okay. Do you know how much that is? I'm so sorry. I am... You know, I was trying to hurry up and get processed and I didn't really get a chance to, like, look at all of that.

Speaker speaker_0: Yeah, so I actually sent it to your email.

Speaker speaker_1: Oh. Oh, good. Awesome.

Speaker speaker_0: I was going to ask you if you could please verify that you received it? Because what I sent you has all the plans that I was just now, um, kind of, like, giving you. But I kind of summarized it up so that it could be easier, because the three VIPs, they're medical plans and they can't be combined, so you would have to choose between one of them if you did want to be enrolled into those. And like I said, the VIPs are the ones that do cover a flat fee towards, like, doctor visits, let's say, urgent care, emergency room, and surgeries. The only one that is only one is your preventative, and that one you could... 'Cause it looks like they don't offer a plan that covers preventative as well as hospital indemnity. So, if you do want to go to your annual check-ups and your physical and that type of stuff, that would be the Stay Healthy plan. And a good way to remember that it's a only preventative and it doesn't cover doctor visits is 'cause it's called Stay Healthy, to see if you're, like-

Speaker speaker_1: Okay.

Speaker speaker_0: ... up to health and stuff.

Speaker speaker_1: Okay. So, um-

Speaker speaker_0: But I sent that, so you should be getting it.

Speaker speaker_1: And- and that's on this, uh, slide? Um...

Speaker speaker_0: Yeah, on that PDF.

Speaker speaker_1: Okay. Um-

Speaker speaker_0: Did you receive it?

Speaker speaker_1: Yes, ma'am, I did. Let's see.

Speaker speaker_0: Did you want me to go over any of that or no?

Speaker speaker_1: Um, so, like, if- if for instance, since I have the classic, um, the VIP, um-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... I would have to also, if I wanted preventative, I'd have to get another insurance with the Stay Healthy? Is that what you're saying so far?

Speaker speaker_0: Yeah, you would have to add the NEC to your coverage. And it looks like if you were to do that, that one for employee only is \$14.33. So yeah, that's a separate deduction.

Speaker speaker_1: Okay.

Speaker speaker_0: 'Cause they don't offer a plan that covers hospital as well as preventative. So you would have to choose the NEC with the- one of the VIPs, which right now you have the VIP classic, so if you were to add the preventative, you wouldn't have, um, preventative coverage, but right now you only have coverage when it comes to the actual, like, doctor visits.

Speaker speaker_1: Okay.

Speaker speaker_0: Not preventative. 'Cause the VIPs don't cover no preventative services, and I know preventative is like mammograms, pap smears, stuff like that, that's preventative care. It's not actually, like, doctor visits 'cause you're sick. They're just checking to see if you're, like, okay.

Speaker speaker_1: Okay. Okay, yeah.

Speaker speaker_0: And that is a separate deduction 'cause all of these plans are separate deductions, um, 'cause for the five that you have so far, um, dental is \$3.64. Term- uh, short-term is \$3.95. Term life is \$2.11. Vision is \$2.15, but it looks like for vision they actually-...contribute to that, so you don't really have to pay vision. Um, and then-

Speaker speaker_1: Okay.

Speaker speaker_0: ... VIP Classic is \$19.63. So for dental, short term, term, life, and VIP Classic, that's \$29.33. And then they pay for-

Speaker speaker_1: Okay.

Speaker speaker_0: ...the vision, so you don't pay for vision. Um, but if you were to add the MEC, of course that price would go up because the MEC's \$14 and some change. And then I was gonna tell you-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... that for your MEC plan, which is your preventative, the one that we're talking about right now.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, that one does require you to stay within network. So that one you-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ...you do have to stay within network and only use your doctors and clinics to receive coverage. Uh, the VIPs, being the Standard, the Classic, the Plus, and the Prime, those, uh, don't require a network. So you can be out of network and still get coverage. As long as a provider accepts it, you can use it.

Speaker speaker_1: Okay. And, and do you have, um, do we have, um, does a lot of people have, um, so sorry, problems with, uh, accepting the, the, um, VIP Classic plan, um-

Speaker speaker_0: Um, I don't see it much if I'm honest. There has been times in the past where I guess their doctors don't take it, but I haven't seen it much. I have seen it maybe once or twice, but I don't think it's that common.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: But if it, I couldn't really answer that just because, like we administer-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... different agencies around the nation and it, it just-

Speaker speaker_1: Yeah.

Speaker speaker_0: It really just depends on that doctor and clinic. So I couldn't really say-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... yes or no, but I typically don't see a issue. But like I said, it really just depends on the clinic, if they accept it or not.

Speaker speaker_1: Okay. Yeah, I, I used to work in a clinic and they only, they used to only accept, um, Blue Cross and Amba?

Speaker speaker_0: Oh, gotcha.

Speaker speaker_1: But, um, that's how it, how it seems 'cause I've always had Blue Cross and I, I've never had anything kind of different, so...

Speaker speaker_0: So I do have, um, the number of the multi- It's called multi, multi plan. That's the number that they tell you to contact to find providers. I don't know if you want that number to see if they're within network, but I just know that for your VIP Classic, it doesn't require a network. Um, now if they tell you that they don't take it then you would have to go somewhere else of course. But the VIP-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... Classic, which is the one that covers like your urgent care, your doctor visits, to see, that one doesn't require you to only use their providers and doctors. As long as they take it, you can use it. But then if they don't take it-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... then you would have to go somewhere else. The on- only one that does require you to stay within network is that Stay Healthy plan. If you go out of network and have a preventative visit, it's not gonna be covered.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Even though it's preventative, but it's because you went out of the network.

Speaker speaker_1: Yeah. I hear you. Okay.

Speaker speaker_0: So it just depends on the provider if I'm, if I'm honest.

Speaker speaker_1: Yeah. Sometimes they get kinda picky. Um, um, yeah, I'll take that number if you, if you do have it, um-

Speaker speaker_0: Okay.

Speaker speaker_1: ... If you want it.

Speaker speaker_0: And then that's gonna be 800...

Speaker speaker_1: Okay.

Speaker speaker_0: ... 457-

Speaker speaker_1: Okay.

Speaker speaker_0: ... 1403. And then that's the number to find providers.

Speaker speaker_1: Okay. Awesome. Yeah, 'cause I-

Speaker speaker_0: And I'll also send you a...

Speaker speaker_1: ... I do have a couple questions, but... Oh, go ahead.

Speaker speaker_0: Yeah, 'cause there's some people in the past that only like to use their doctors. So sometimes-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... before they enroll, they do ask for that number that I just gave you just to make sure that their clinic or doctor is within network or accepts it. Um, but yeah, that's the number. And like I said, the VIP doesn't require network. It just really depends on them is that's something that they accept or not.

Speaker speaker_1: Yeah. And then, oh, one other question. Um, when will this, uh, the first payment come out of this? Like-

Speaker speaker_0: So it's supposed to be... It typically takes one or two weeks-

Speaker speaker_1: Mm. One or two weeks?

Speaker speaker_0: ... once, um, we enroll you into it. So it looks like, let me see when. It looks like the 27th. When was that? That was last-

Speaker speaker_1: Okay.

Speaker speaker_0: ... week. Um, it typically takes one or two weeks, but like I said, you have 30 days from the day that you receive your first check to make any changes or enroll into new plans. So, it is important that you know that you do have a 30-day deadline once you receive your paycheck. 30 days-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... from the time that you receive your first check. It's important that you do not pass these 30 days, because once you pass the 30 days, you have to enroll within company open enrollment, which is in the month of August.

Speaker speaker_1: Mm-hmm. Okay.

Speaker speaker_0: So the sooner you call, the better, just to make sure that you're within your personal open enrollment period.

Speaker speaker_1: Mm-hmm. Okay. All right. Yeah. I'll, uh, I'll try, I'll look at this today and then if anything I'll call you guys, um, either t- today or possibly tomorrow.

Speaker speaker_0: Okay. And-

Speaker speaker_1: When you guys don't need...

Speaker speaker_0: ... like, uh, um, so you do want me to leave it pending right now, right?

Speaker speaker_1: Yeah, that's fine.

Speaker speaker_0: Okay. All right. Well, thank you for your time and if whenever you're ready, you're welcome to contact us. Um, we're open from 8:00 AM up until 8:00 PM Monday through Friday Eastern time. So we close like 7:00 where you live.

Speaker speaker_1: Okay. Awesome.

Speaker speaker_0: Okay?

Speaker speaker_1: All right. Awesome. Thank you so much. I appreciate your help.

Speaker speaker_0: You're welcome. Have a nice day.

Speaker speaker_1: Yeah. Take care.

Speaker speaker_0: Thank you.

Speaker speaker_1: Bye.