

Transcript: Estefania

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Full Transcript

Thank you for calling Benefits and Card. My name is Stephanie. How can I assist you? Uh, yes, um, I am looking to, uh, enroll into benefits. Okay. What staff and agency do you work for? Uh, it is called Partners Personnel. Okay. Thank you. And then, what are the last four of your Social? 6494. Okay. And your first and last name, please? Kevin Munoz. You said 6494? I'm sorry. Uh, 64- 6494, yes. Okay, thank you. Okay, for security purposes, can you verify your address and date of birth? 2718 North 108th Drive, Avondale, Arizona 85392. And then, uh, 01/24/1998. And then, can you repeat that ZIP code? I'm sorry. 85392. 392. Okay. Let me fix that. They have that backwards. 85392, correct? Yes. Okay. And then I have 602-647-8447 as your phone number? Yes, correct. And I have your first name, last name 1298@icloud.com. Is that up-to-date? 12, uh, 12 and 498. Yes, correct. Okay. Thank you. And then, did you know what you wanted to be enrolled into already? Um, I believe I do, but I just wanted to make sure that I understand because, uh, I don't feel like I really understand what they're talking about, um, because there's- there's the weekly and then there's also a monthly. Is that- is that the correct- Yeah. The monthly... Yes, the monthly, the- the one that's a monthly deduction, let me see if they offer, is the MVP. So that one's, uh, employees working t- 30 hours or more are eligible for MVP. The- the only thing that you do have to keep in mind is that the MVP is the only one that has a very high deductible. Um, for employee, if you were to get the MVP plan- Yeah. ... it would be- you would have to pay five- \$502 with 71 cents for the employee plan. Yeah. That's- Employee and spouse, it would be 9- That's crazy. Yeah. And then, um, employee and spouse, it would be \$974 with 45. And then on top of that, um, you are covered at 100% after deductible though if you stay in network. So, you do have to reach your deductible first and then you're covered at 100% after deductible if you stay in network. So, this like deductible per participation, it's \$6,900, and for family, \$13,800. Oof. And then out network, it's \$10,000 and then... Perfect. And then for families, it would be \$20,000 out of network and that's only covered at 50% after deductible. Um, but that one's the only monthly one and it's because it is a high deductible. Uh, and then on top of that, it doesn't include dental nor vision. That would be something that you would have to add in addition- Oh, wow. ... and it is a separate deduction. But they do offer- Right. ... weekly deductions which are... That's the only monthly one and it's the only one that's pretty high. The other ones, uh, the StayHealthy and UC TeleRS. So that one, the one that's called StayHealthy, um, is only a year preventative plan, meaning it's only gonna cover things such as a physical, your annual checkups, some vaccines, an STD cancer screening. But it doesn't cover, like your actual doctor visits if you were to get sick, urgent care, emergency room, nor surgeries. So it's a really basic plan that only covers preventative. A good way to see it is 'cause it's called StayHealthy, so it's mainly for your preventative visits that you have- Right. ... to see if you're up to date. Um, it does require you to stay with a network and only use your doctors

and clinics to receive coverage. So you can't step out of network, 'cause you won't be covered even if it's a preventative. So you do have to stay within network. Um, you do receive prescription benefits through Medimpact. And then they do offer a membership with FreeRx where you should have membership. FreeRx gives you access to the top 90% generic drugs prescribed in the US and even some for free. Um, it also includes virtual- Mm-hmm. ... urgent care, which is just medical assistance virtually with medical providers, but it doesn't cover any actual doctor visits. It only preventative services. If you select the StayHealthy plan for employee only, that's \$16.80 weekly from your paycheck. Then they also offer three other plans called the VIPs. There's the Standard, the Plus and the Prime. Those three only cover your actual doctor visits if you get sick, urgent care, emergency room, even some surgeries, but they don't cover your preventative services. So they don't cover what I just went through with the StayHealthy plan. They will not cover a physical. Right. They will not cover your annual checkups. No preventative services are covered with the VIP. Only actual doctor visits. Um, the difference between the VIPs and the MECs is that the VIPs only cover your hospital indemnity services and they don't require you to stay within network compared to the two MECs. So with the VIPs you can step out of network and use providers that aren't within network and still be covered as long as they take that insurance or as long as they accept that you can use it with out-of-network providers. You do receive also prescription benefits through Pharmacoville, depending on the generic medication that it is, depends on how much you've-... have to pay. And for the non-generic, they do offer you discounts. These three also include the virtual urgent care, which offers medical assistance virtually and they cover a flat fee towards your service. Um, so only limited benefits. So, for example, out of the three, the standard would be considered the basic, because it doesn't cover your intensive care, rehabilitation, nor any preventive surgery, while the VIP Plus and the Prime do. And then the Prime's going to cover more dollar amount towards those services. So, a good example for surgery and hospital, the Standard covers \$250 per day for an amount to the day. The VIP Plus will cover \$1,000 per day for an amount to the day. And the VIP Prime will cover \$2,000 per day for an amount to one day. They would cover that amount and then whatever the remaining balance you would be responsible for. Out of the three VIPs, the standard for employee only, \$17.66 weekly, the Plus is \$31.61 weekly, and then your VIP Prime would be \$43.28 weekly. So, again, Stay Healthy's only preventative. The VIPs are only hospital indemnity. And then there's a fourth p- well, technically a f- a fifth plan, which is the Stay Healthy MEC Enhanced. So, the Stay Healthy MEC Enhanced, out of the weekly ones, is the only one that covers preventative and hospital indemnity. So this one covers both benefits. Right. Um, but it does require you to stay within network. Just like the Stay Healthy plan, the MEC Enhanced requires you to only use your doctors and clinics to receive coverage and compared to the other ones, you do have copays. So, it covers your preventative care, but for primary care visits, you do have to pay a \$10 copay per visit, and you're limited to four visits annually per person or 10 per family. For specialty care visits, you would have to pay a \$50 copay per visit. You're also limited to four visits annually per person, or 10 per family. For urgent care visits, you would have to pay a \$60 copay and you're limited to four visits annually per person or 10 per family. It requires you to stay within the network and you do get two different carriers when it comes to your prescriptions. Since it offers preventative and hospital indemnity, you get coverage through Medimpact as well as with Phar■■■aville. When it comes to your pharmacy options, generic prescriptions, you have a 30-day supply and you would

have to pay a \$5 copay. Then for those generic prescriptions, mail order option, you have a 90-day supply and a \$15 copay would be required. You also get prescription benefits, like I said, with PharMaVille, depending on the generic medication, depends on how much you spend. And for the non-generic, they offer you a discount. This plan also does include the virtual urgent care which offers medical assistance virtually and it covers a flat fee towards your hospital indemnity services. So, for surgery and hospital, it looks like it'll cover \$500 per day for an amount to a day. So, if your bill's 1,000, they will cover 500 and you're responsible for the remaining balance. For the Stay Healthy MEC Enhanced, it would be a weekly deduction of \$43.76 from your paycheck. So, those are the medical plans. Um, and then they also offer dental, vision, and all the other add-ons. But for the medical plans, being the two MECs and the VIPs, they're under a... Oh, as well as dental and vision, they're on, they're under a IRS regulation that's called Section 125. So, Section 125 allows you to bring, um, pay these plans with pre-tax dollars. However, if you do want to cancel the plans or make changes to those plans, like for example, enrolling by yourself and later on wanting to enroll with a spouse or children or the family plan, to make any of those changes or cancellations once you enroll, you would have to do them within the first 30 days of receiving your first check or within company open enrollment, which for Partners Personal, they do their company open enrollment in the month of, um, October. So, it is important that you're sure that you do want to enroll in which plans because of that IRS regulation. And I just looked to see when your deadline is, and it looks like your deadline to enroll is in April. It's in April of this year. Yeah. April the 3rd. So, if you do enroll into the plans... So, to enroll in general or to en- get the plans off, like if you enroll into any of the VIPs, to cancel those plans or make changes to those plans, you do have to do it before April the 3rd. If you enroll into any of the medical plans as well as dental and vision and later on you're like, "Never mind, I don't want these plans anymore," you have to call before the 3rd, because after the 3rd if you call on April the 4th, they're going to tell you that you have to wait till October when it's company open enrollment to give us a call so that we can cancel it due to that IRS regulation. Right. I understand. Um, yeah, because obviously I would be more, uh, interested in the MEC Enhanced because, um, you know, you d- you never know what could happen, you know? And especially because I, I work during midday, so my preventative doctor isn't... If they're not... I- if my PCP is not open, like obviously my next choice is urgent care. So- Mm-hmm. ... that would be... that would be something more beneficial. And again, if I decide that I want to cancel, I have to wait until October. Yeah. So, yeah. So, as... You could cancel before October if it doesn't pass the April the 3rd. As long as it doesn't pass April the 3rd. Now, if April the 4th comes around and you are enrolled into that plan and later on you want to cancel, Emap's one they are going to tell you, "Well, it's already passed the 30 day mark, so we have to wait till the next company open enrollment-" Yeah. "... which is in October." So, as long as you do it before April the 3rd-... you can cancel it and make whatever changes and add whatever you want to add. But after the 3rd, that would be the end of your deadline. So, the 4th, April the 4th, you call to enroll into anything, they're going to tell you have to wait till the next company open enrollment. Or same thing, if you're en- enrolled into one of the VIPs and later on want to change the medical plan or want to, like, drop it, you have to do it before April the 3rd, 'cause after, you're kind of stuck with it until October. Um, last- Right. ... year it was between October... I believe between October the 14 up until October the 25th. That's when they have their company open enrollment. Okay. There is a possibility the dates might change, but it's definitely held in

October. Mm-hmm. Yes, sir. Okay, um... And I do notice here that all of these amounts, they're all, they're all strictly, uh, money amounts rather than meeting a deductible. Correct. I- I noticed that you're not needing to meet deductibles. Some of them, or some of them are copays, which I'm- I'm 100% okay with those copays. So, as an example, um, my PCP is closed and I end up, uh, smashing my finger and it, and my, and- and, you know, and I need to go to a urgent care and, uh, they need to, you know, they- they quickly fix it by, you know, like, i- it dislocated or something. I only pay that \$60 copay and all the other medical expenses are taken care of, right? So that- Is that the way? No. So that would be something that I wouldn't be able to answer. So, it doesn't specifically tell me on the benefit guide. I'm not really allowed to tell you yes or no. That would be a question for APL, which is the carrier. Um, and I can actually provide you two numbers that could answer that question 'cause they are actually- Okay. ... the actual, like, insurance carrier. Since we're just like, in other words, the middle man, I can't give you that information- Right. ... 'cause I'm not sure if yes or no. I just know for a fact that if you do go for urgent care, you would have to pay a \$60 copay per visit and that it's limited to four- But any questions like that, that's more of the carrier 'cause they would definitely let you know the right answer when it comes to that. And I can actually provide you that number. There's two different numbers that you can call and they'll be happy to answer that question just to be on the safe side. You don't- Yeah, I do want to be on the safe side because I don't want to go and then, like, I- I w- I'd rather know how much I'm going to pay rather than be like, "Oh." 'Cause usually it does take a while. They'll usually send it, like, a month later. Like, "Oh, here you go, Kevin, you owe \$1,000." Or whatever. You know, I've had- Yeah. ... that happen already to me and they- Yeah. ... they told me they'll take care of it, but I didn't read the fine print- Yeah, no. ... or whatever, so. I'd rather, yeah, I'd rather just give you 'cause this would be directly questions prior to enrolling when it comes to, like, your hospital indemnity. That question would be, um, it would be Delicia, that's her name, and Sandra who can answer. And I can actually give you those numbers. They start the same and they just end differently. Yes, please. I'll- I'll- I'll go ahead and get those numbers. So, Delicia's phone number is 601-936-3290. Again, 601-936-3290. And then Sandra's number- Mm-hmm. ... is 601-936-3287. 3280- And they both... 87. Correct. And those two ladies could definitely answer that question. Um, and then- Okay. ... I was going to tell you, I think they're, yeah, they're definitel- they're Eastern time. Let me see where you live and the zone of- Okay, so they're in the Eastern time zone then. Yeah, they, yeah, 'cause it's already 7:09 here. Yeah. I- I'm actually leaving in- Um, but you can definitely give them a call and then, um, and they would be able to answer that 'cause either way, you have till, like I said, boy, I think I said till the 3rd, right? Let me make sure 'cause I forgot already, for your, um- Yeah. ... the end of your company open enrollment. Yeah, because if- if that's, i- if it works the way that it's showing, I- I would hope, right, they, it- it would make sense because in a legal standpoint, they would legally write everything correctly, you know, you, and- and- and- and those, you know, things like that are definitely things that you could, like, fight against because that doesn't seem right. Why would you then not put that information in, you know, related to that? Like, I'd rather just know the truth rather than just be hit- Yeah, that's what I'm saying. ... with a bill, at least I know the bill's there. Um- Yeah. ... I would definitely ask them two ladies 'cause since it doesn't specif- specifically tell me on the benefit guide, I can't really tell you yes or no. So yeah, I- I would rather you ask the actual carriers than, you know? 'Cause I can't really just- Okay. ... give you the information that I see on the guide. Yeah. Sounds good then. Thank you so

much. And what was your name again? My name is Stephanie. Stephanie, right. Thank you so much. I appreciate your help so much, Stephanie. You were very informative, very helpful, and I like your attitude as well. You're very nice. Okay. Thank you. Thank you. I appreciate it. Of course. And have- Enjoy the rest of your day. Thank you. You do too. Have a nice day. Thank you. All right. Bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits and Card. My name is Stephanie. How can I assist you?

Speaker speaker_1: Uh, yes, um, I am looking to, uh, enroll into benefits.

Speaker speaker_0: Okay. What staff and agency do you work for?

Speaker speaker_1: Uh, it is called Partners Personnel.

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

Speaker speaker_1: 6494.

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

Speaker speaker_1: Kevin Munoz.

Speaker speaker_0: You said 6494? I'm sorry.

Speaker speaker_1: Uh, 64- 6494, yes.

Speaker speaker_0: Okay, thank you. Okay, for security purposes, can you verify your address and date of birth?

Speaker speaker_1: 2718 North 108th Drive, Avondale, Arizona 85392. And then, uh, 01/24/1998.

Speaker speaker_0: And then, can you repeat that ZIP code? I'm sorry.

Speaker speaker_1: 85392.

Speaker speaker_0: 392. Okay. Let me fix that. They have that backwards. 85392, correct?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. And then I have 602-647-8447 as your phone number?

Speaker speaker_1: Yes, correct.

Speaker speaker_0: And I have your first name, last name 1298@icloud.com. Is that up-to-date?

Speaker speaker_1: 12, uh, 12 and 498. Yes, correct.

Speaker speaker_0: Okay. Thank you. And then, did you know what you wanted to be enrolled into already?

Speaker speaker_1: Um, I believe I do, but I just wanted to make sure that I understand because, uh, I don't feel like I really understand what they're talking about, um, because there's- there's the weekly and then there's also a monthly. Is that- is that the correct-

Speaker speaker_0: Yeah. The monthly... Yes, the monthly, the- the one that's a monthly deduction, let me see if they offer, is the MVP. So that one's, uh, employees working t- 30 hours or more are eligible for MVP. The- the only thing that you do have to keep in mind is that the MVP is the only one that has a very high deductible. Um, for employee, if you were to get the MVP plan-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... it would be- you would have to pay five- \$502 with 71 cents for the employee plan.

Speaker speaker_1: Yeah. That's-

Speaker speaker_0: Employee and spouse, it would be 9-

Speaker speaker_1: That's crazy.

Speaker speaker_0: Yeah. And then, um, employee and spouse, it would be \$974 with 45. And then on top of that, um, you are covered at 100% after deductible though if you stay in network. So, you do have to reach your deductible first and then you're covered at 100% after deductible if you stay in network. So, this like deductible per participation, it's \$6,900, and for family, \$13,800. Oof. And then out network, it's \$10,000 and then... Perfect. And then for families, it would be \$20,000 out of network and that's only covered at 50% after deductible. Um, but that one's the only monthly one and it's because it is a high deductible. Uh, and then on top of that, it doesn't include dental nor vision. That would be something that you would have to add in addition-

Speaker speaker_1: Oh, wow.

Speaker speaker_0: ... and it is a separate deduction. But they do offer-

Speaker speaker_1: Right.

Speaker speaker_0: ... weekly deductions which are... That's the only monthly one and it's the only one that's pretty high. The other ones, uh, the StayHealthy and UC TeleRS. So that one, the one that's called StayHealthy, um, is only a year preventative plan, meaning it's only gonna cover things such as a physical, your annual checkups, some vaccines, an STD cancer screening. But it doesn't cover, like your actual doctor visits if you were to get sick, urgent care, emergency room, nor surgeries. So it's a really basic plan that only covers preventative. A good way to see it is 'cause it's called StayHealthy, so it's mainly for your preventative visits that you have-

Speaker speaker_1: Right.

Speaker speaker_0: ... to see if you're up to date. Um, it does require you to stay with a network and only use your doctors and clinics to receive coverage. So you can't step out of network, 'cause you won't be covered even if it's a preventative. So you do have to stay within network. Um, you do receive prescription benefits through Medimpact. And then they do offer a membership with FreeRx where you should have membership. FreeRx gives you access to the top 90% genetic drugs prescribed in the US and even some for free. Um, it also includes virtual-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... urgent care, which is just medical assistance virtually with medical providers, but it doesn't cover any actual doctor visits. It only preventative services. If you select the StayHealthy plan for employee only, that's \$16.80 weekly from your paycheck. Then they also offer three other plans called the VIPs. There's the Standard, the Plus and the Prime. Those three only cover your actual doctor visits if you get sick, urgent care, emergency room, even some surgeries, but they don't cover your preventative services. So they don't cover what I just went through with the StayHealthy plan. They will not cover a physical.

Speaker speaker_1: Right.

Speaker speaker_0: They will not cover your annual checkups. No preventative services are covered with the VIP. Only actual doctor visits. Um, the difference between the VIPs and the MECs is that the VIPs only cover your hospital indemnity services and they don't require you to stay within network compared to the two MECs. So with the VIPs you can step out of network and use providers that aren't within network and still be covered as long as they take that insurance or as long as they accept that you can use it with out-of-network providers. You do receive also prescription benefits through Pharmacoville, depending on the generic medication that it is, depends on how much you've-... have to pay. And for the non-generic, they do offer you discounts. These three also include the virtual urgent care, which offers medical assistance virtually and they cover a flat fee towards your service. Um, so only limited benefits. So, for example, out of the three, the standard would be considered the basic, because it doesn't cover your intensive care, rehabilitation, nor any preventive surgery, while the VIP Plus and the Prime do. And then the Prime's going to c-cover more dollar amount towards those services. So, a good example for surgery and hospital, the Standard covers \$250 per day for an amount to the day. The VIP Plus will cover \$1,000 per day for an amount to the day. And the VIP Prime will cover \$2,000 per day for an amount to one day. They would cover that amount and then whatever the remaining balance you would be responsible for. Out of the three VIPs, the standard for employee only, \$17.66 weekly, the Plus is \$31.61 weekly, and then your VIP Prime would be \$43.28 weekly. So, again, Stay Healthy's only preventative. The VIPs are only hospital indemnity. And then there's a fourth p- well, technically a f- a fifth plan, which is the Stay Healthy MEC Enhanced. So, the Stay Healthy MEC Enhanced, out of the weekly ones, is the only one that covers preventative and hospital indemnity. So this one covers both benefits.

Speaker speaker_1: Right.

Speaker speaker_0: Um, but it does require you to stay within network. Just like the Stay Healthy plan, the MEC Enhanced requires you to only use your doctors and clinics to receive

coverage and compared to the other ones, you do have copays. So, it covers your preventative care, but for primary care visits, you do have to pay a \$10 copay per visit, and you're limited to four visits annually per person or 10 per family. For specialty care visits, you would have to pay a \$50 copay per visit. You're also limited to four visits annually per person, or 10 per family. For urgent care visits, you would have to pay a \$60 copay and you're limited to four visits annually per person or 10 per family. It requires you to stay within the network and you do get two different carriers when it comes to your prescriptions. Since it offers preventative and hospital indemnity, you get coverage through Medimpact as well as with PharMaVille. When it comes to your pharmacy options, generic prescriptions, you have a 30-day supply and you would have to pay a \$5 copay. Then for those generic prescriptions, mail order option, you have a 90-day supply and a \$15 copay would be required. You also get prescription benefits, like I said, with PharMaVille, depending on the generic medication, depends on how much you spend. And for the non-generic, they offer you a discount. This plan also does include the virtual urgent care which offers medical assistance virtually and it covers a flat fee towards your hospital indemnity services. So, for surgery and hospital, it looks like it'll cover \$500 per day for an amount to a day. So, if your bill's 1,000, they will cover 500 and you're responsible for the remaining balance. For the Stay Healthy MEC Enhanced, it would be a weekly deduction of \$43.76 from your paycheck. So, those are the medical plans. Um, and then they also offer dental, vision, and all the other add-ons. But for the medical plans, being the two MECs and the VIPs, they're under a... Oh, as well as dental and vision, they're on, they're under a IRS regulation that's called Section 125. So, Section 125 allows you to bring, um, pay these plans with pre-tax dollars. However, if you do want to cancel the plans or make changes to those plans, like for example, enrolling by yourself and later on wanting to enroll with a spouse or children or the family plan, to make any of those changes or cancellations once you enroll, you would have to do them within the first 30 days of receiving your first check or within company open enrollment, which for Partners Personal, they do their company open enrollment in the month of, um, October. So, it is important that you're sure that you do want to enroll in which plans because of that IRS regulation. And I just looked to see when your deadline is, and it looks like your deadline to enroll is in April. It's in April of this year. Yeah. April the 3rd. So, if you do enroll into the plans... So, to enroll in general or to get the plans off, like if you enroll into any of the VIPs, to cancel those plans or make changes to those plans, you do have to do it before April the 3rd. If you enroll into any of the medical plans as well as dental and vision and later on you're like, "Never mind, I don't want these plans anymore," you have to call before the 3rd, because after the 3rd if you call on April the 4th, they're going to tell you that you have to wait till October when it's company open enrollment to give us a call so that we can cancel it due to that IRS regulation.

Speaker speaker_1: Right. I understand. Um, yeah, because obviously I would be more, uh, interested in the MEC Enhanced because, um, you know, you d- you never know what could happen, you know? And especially because I, I work during midday, so my preventative doctor isn't... If they're not... I- if my PCP is not open, like obviously my next choice is urgent care. So-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... that would be... that would be something more beneficial. And again, if I decide that I want to cancel, I have to wait until October.

Speaker speaker_0: Yeah. So, yeah. So, as... You could cancel before October if it doesn't pass the April the 3rd. As long as it doesn't pass April the 3rd. Now, if April the 4th comes around and you are enrolled into that plan and later on you want to cancel, Emap's one they are going to tell you, "Well, it's already passed the 30 day mark, so we have to wait till the next company open enrollment-"

Speaker speaker_1: Yeah.

Speaker speaker_0: "... which is in October." So, as long as you do it before April the 3rd... you can cancel it and make whatever changes and add whatever you want to add. But after the 3rd, that would be the end of your deadline. So, the 4th, April the 4th, you call to enroll into anything, they're going to tell you have to wait till the next company open enrollment. Or same thing, if you're en- enrolled into one of the VIPs and later on want to change the medical plan or want to, like, drop it, you have to do it before April the 3rd, 'cause after, you're kind of stuck with it until October. Um, last-

Speaker speaker_1: Right.

Speaker speaker_0: ... year it was between October... I believe between October the 14 up until October the 25th. That's when they have their company open enrollment.

Speaker speaker_1: Okay.

Speaker speaker_0: There is a possibility the dates might change, but it's definitely held in October.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Okay, um... And I do notice here that all of these amounts, they're all, they're all strictly, uh, money amounts rather than meeting a deductible.

Speaker speaker_0: Correct.

Speaker speaker_1: I- I noticed that you're not needing to meet deductibles. Some of them, or some of them are copays, which I'm- I'm 100% okay with those copays. So, as an example, um, my PCP is closed and I end up, uh, smashing my finger and it, and my, and- and, you know, and I need to go to a urgent care and, uh, they need to, you know, they- they quickly fix it by, you know, like, i- it dislocated or something. I only pay that \$60 copay and all the other medical expenses are taken care of, right?

Speaker speaker_0: So that-

Speaker speaker_1: Is that the way?

Speaker speaker_0: No. So that would be something that I wouldn't be able to answer. So, it doesn't specifically tell me on the benefit guide. I'm not really allowed to tell you yes or no.

That would be a question for APL, which is the carrier. Um, and I can actually provide you two numbers that could answer that question 'cause they are actually-

Speaker speaker_1: Okay.

Speaker speaker_0: ... the actual, like, insurance carrier. Since we're just like, in other words, the middle man, I can't give you that information-

Speaker speaker_1: Right.

Speaker speaker_0: ... 'cause I'm not sure if yes or no. I just know for a fact that if you do go for urgent care, you would have to pay a \$60 copay per visit and that it's limited to four- But any questions like that, that's more of the carrier 'cause they would definitely let you know the right answer when it comes to that. And I can actually provide you that number. There's two different numbers that you can call and they'll be happy to answer that question just to be on the safe side. You don't-

Speaker speaker_1: Yeah, I do want to be on the safe side because I don't want to go and then, like, I- I w- I'd rather know how much I'm going to pay rather than be like, "Oh." 'Cause usually it does take a while. They'll usually send it, like, a month later. Like, "Oh, here you go, Kevin, you owe \$1,000." Or whatever. You know, I've had-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... that happen already to me and they-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... they told me they'll take care of it, but I didn't read the fine print-

Speaker speaker_0: Yeah, no.

Speaker speaker_1: ... or whatever, so.

Speaker speaker_0: I'd rather, yeah, I'd rather just give you 'cause this would be directly questions prior to enrolling when it comes to, like, your hospital indemnity. That question would be, um, it would be Delicia, that's her name, and Sandra who can answer. And I can actually give you those numbers. They start the same and they just end differently.

Speaker speaker_1: Yes, please. I'll- I'll- I'll go ahead and get those numbers.

Speaker speaker_0: So, Delicia's phone number is 601-936-3290. Again, 601-936-3290. And then Sandra's number-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... is 601-936-3287.

Speaker speaker_1: 3280-

Speaker speaker_0: And they both... 87. Correct. And those two ladies could definitely answer that question. Um, and then-

Speaker speaker_1: Okay.

Speaker speaker_0: ... I was going to tell you, I think they're, yeah, they're definitel- they're Eastern time. Let me see where you live and the zone of-

Speaker speaker_1: Okay, so they're in the Eastern time zone then.

Speaker speaker_0: Yeah, they, yeah, 'cause it's already 7:09 here.

Speaker speaker_1: Yeah. I- I'm actually leaving in-

Speaker speaker_0: Um, but you can definitely give them a call and then, um, and they would be able to answer that 'cause either way, you have till, like I said, boy, I think I said till the 3rd, right? Let me make sure 'cause I forgot already, for your, um-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... the end of your company open enrollment.

Speaker speaker_1: Yeah, because if- if that's, i- if it works the way that it's showing, I- I would hope, right, they, it- it would make sense because in a legal standpoint, they would legally write everything correctly, you know, you, and- and- and- and those, you know, things like that are definitely things that you could, like, fight against because that doesn't seem right. Why would you then not put that information in, you know, related to that? Like, I'd rather just know the truth rather than just be hit-

Speaker speaker_0: Yeah, that's what I'm saying.

Speaker speaker_1: ... with a bill, at least I know the bill's there.

Speaker speaker_0: Um-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... I would definitely ask them two ladies 'cause since it doesn't specif- specifically tell me on the benefit guide, I can't really tell you yes or no. So yeah, I- I would rather you ask the actual carriers than, you know? 'Cause I can't really just-

Speaker speaker_1: Okay.

Speaker speaker_0: ... give you the information that I see on the guide.

Speaker speaker_1: Yeah. Sounds good then. Thank you so much. And what was your name again?

Speaker speaker_0: My name is Stephanie.

Speaker speaker_1: Stephanie, right. Thank you so much. I appreciate your help so much, Stephanie. You were very informative, very helpful, and I like your attitude as well. You're very nice.

Speaker speaker_0: Okay. Thank you. Thank you. I appreciate it.

Speaker speaker_1: Of course.

Speaker speaker_0: And have-

Speaker speaker_1: Enjoy the rest of your day.

Speaker speaker_0: Thank you. You do too. Have a nice day.

Speaker speaker_1: Thank you. All right. Bye.