

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... How can I help you? Hello? Hello? My name is Stephanie. Hey, thank you for calling. How can I help you? Hello? How can I help you? Yeah, this is Alvina Maxi. What's your name, ma'am? Uh, Stephanie. Stephanie? Okay. Stephanie, my name is Alvina Maxi and I currently work for Around the Clock, um, Contract Company. I have, um, medical benefits through Benefits in a Card, I, I believe. And I just got a text that this is open enrollment now. I am calling because the current plan that I have with, what's the name of this company, American Public Life? Mm-hmm. So, so I wanted to see what other plans do you guys have? And because, the reason why I'm calling is, I had a doctor's appointment and I had a bone density test that was ordered by my physician. The current plan that I'm on said that they do not pay for any amount for a bone density test and I had a follow-up appointment on October 9th of this year and they didn't pay for anything. Not, none of my, my immunizations, the COVID-19, just, I mean, I'm still... I'm being charged \$1,195 for an office visit. Okay. Yeah. I can look into your account to see what plans you have. Um, what's the staffing agency around the clock- Thank you. Around the clock? Mm-hmm. Okay. Give me one second. Does it go by a different name? Um, because sometimes... It's A, it's A... Yeah, it's called ATC. Oh, I see. And the ATC for Around the Clock. And then I just need the last four of your Social. 7981. Can you please verify for us, as well as your date of birth for me? Uh, May 28th, 1958. And then what was your address? 4951 Memphis, M-E-M-P-H-I-S, Court, Hilliard, Ohio, 43026. Okay. Thank you. Is your phone number still the 614-582-4340? Yes. Then I have vna.1958@yahoo.com, is that up-to-date? Yes. And then when was that appointment for? The, the, the follow-up appointment was October the 9th of this year. Mm-hmm. And that, that was at, uh, my, my primary physician's office. Okay. Um, because I'm looking at your plans, the plans that they offer, and you do have the highest, um, medical plan that pays for the, for a higher dollar amount. You have the VIP Prime. Mm-hmm. So that's the, the one that pays the most out-of-pocket. So for me to know if that's gonna be covered or not, you would have to speak to the carrier, which is American Public Life. If you wish, I can transfer your call and also I can provide the number to you just in case, when I transfer you, if you get disconnected. But they would notify you, um, if that's covered, if that, sorry, if that visit is covered or not. And if so, if, why it's not covered or if it is covered. 'Cause I can really only see what plans you have. I can enroll you into new plans but, like I said, you do have the highest hospital indemnity plan 'cause they only offer the preventative, which only covers preventative services, no doctor visits, um,..... Plus. Oh. And then the VIP Prime. You have the VIP Prime, which is the one that's a bit better than the Plus. Um, but if you want, I can go ahead and transfer your call and then they'll re- they would be the ones that you would tell that to. And then they can tell you why it's not covered. Yeah, I, I, yeah, I, I

already spoke with them, uh, earlier this morning. And I wanted to see what other plans does Benefits in a Card offer for Around the Clock employees. Okay. Because this is not working. Okay. I just had to pay \$1,499 for a diagnostic test and a, a doctor's visit. So, so... You know, well they include the im- immunizations and stuff, and I'm like, "Why am I paying for insurance if it's not covering anything?" Okay. So, they do... They, they only offer four different medical plans. The first one is only for preventative services. That one's called the Stay Healthy MUC Tele-RS. That one would cover, like, one physical visit a year, some vaccinations, some cancer screenings, some STD screenings, even some counseling, but it's only for preventative services, meaning it's not gonna cover any doctor visits if you were to get sick, any hospital visits if you were to get injured. No urgent care, no emergency room, no surgeries. So it's the most basic. After that, they offer the VIP Plus, which is technically what you have already. Mm-hmm. However, they pay a bit less towards those services. They offer the VIP Prime, which you already have. Mm-hmm. Um, and then after that, the last medical plan that they offer is the Stay Healthy MUC, which is a combination between the preventative plan. It covers one physical visit a year, some vaccinations, some STD screenings, cancer screenings, and it covers y- some doc- your doctor visits, for like, if you were to get sick. So what you technically have, um, but it includes the preventative services. And there's copays in this one. Um, those are the only plans that they offer when it comes to medical though. Mm-hmm. They don't offer any more. So- And that's- ... with the Stay Healthy plan, the one that, that- That's it. ... you just described, how much is the premium per paycheck? So for the Stay Healthy MUC, that would be a weekly deduction of \$16.05. But keep in mind, the Stay Healthy is only for preventative services, meaning that one is like what would cover like your physicals, your vaccines, um, and only that. It doesn't cover any doctor services, like if you get sick and have to go to the doctor, if you were to get injured, it doesn't cover none of that. The most basic plan that they have. Okay. So, what plan do you guys offer that will pay for preventative services and for doctor's visits? So that one would be the Stay Healthy MUC Enhanced. With that one- Okay. ... um, it covers both your preventative services as well as your hospital services, but there's copays in that area. So for primary care visits, you would be limited to four visits annually per person or 10 per family, and the copay in that area is of \$10. For specialty care visits, you're limited to four visits annually per person or 10 per family. Four visits each, okay. And the copay is, is of \$50. And for urgent care, you're also limited to four visits annually per person or 10 per family, and the copay in that area would be a \$60. You have, um, benefits with your prescriptions through, uh, Lexar which is your preventative side, and with Pharmaville, which is your hospital indemnity side. But for your preventative prescriptions, you are required with the MUC Enhanced to give a co-payment for those medications. So for the pharmacy option, you have a 30-day supply and the co-payment would be of \$5. For your mail order option, you would have a 90-day supply and the co-payment is of \$15. So none of the plans that they offer are major medical plans. Okay. So let me ask you a question here. Um, my physician has been, um, monitoring my A1C, which is, uh, um, it's a, a diagnostic test that you do like every three months for type 2 diabetes. Mm-hmm. Uh, she prescribed, uh, Ozempic for me because my A1C wa- is above 7. Um, and A1C is supposed to be under 7 or below. Okay. So basically, I'm like right at, uh, type 2 diabetes. With the current plan that I have, they told me at the pharmacy that that plan does not cover nothing, absolutely nothing. So I, I wasn't able to, to get the Ozempic that I needed for the type 2 diabetes. So th- that's what I'm saying, this is kinda frustrating to- Yeah. ... to

pay for insurance and it doesn't freaking cover anything. You know, then, uh, the October 9th visit that I had with my physician, that's when I, I got caught up on my COVID, my shingles shot, and, um, the, the mor- Because I, I work in healthcare, I'm a nurse. Mm-hmm. So I have to stay abreast of those kind of things, and now they're saying that what I currently have, it doesn't cover any immunizations, it doesn't... I mean, out of- Mm-hmm. ... that visit, my out-of-pocket cost is \$1,195. Yeah, 'cause, um- And my blood work came back... Uh, it's ridiculous. Because the VIP Prime, the plan that you have which is your hospital indemnity plan, that one is only hospital indemnity. That one wouldn't cover like any checkups, vaccinations. That's more like preventative. Mm-hmm. That, I believe that's why it's not covered, 'cause it's only for like hospital visits. Like if you were to get sick, go to the hospital urgent care emergency room and surgery- even some surgeries. I know the one that does cover both your preventative and your hospital indemnity is the MUC Enhanced. Mm-hmm. Um, however, since you already went and let's say you do ... Okay. It wouldn't be covered still. Um, so let's say you were to change your plan from the VIP Prime to the MUC Enhanced. Uh-huh. Um, unfortunately that visit wouldn't be covered, since at the time, you didn't have that particular plan. Yeah. The... I understand that. That... The reason why I'm calling is I have a future visit that's coming up because, because of the, the, the diabetes, okay? Mm-hmm. So I'm going to m- my primary physician like every three months. My next, um, appointment is in January. Mm-hmm. So I don't want to get hit with another \$1,200 bill.... and then I, I'm still paying for insurance. You know what I'm saying? That's like a double, double dipping actually, to be frankly honest. And I, I, I got a, a text message saying that this is open enrollment. Yes, ma'am. I just started with this company, uh, in August of this year. So, I'm kinda wondering what other options are... is offered for employees because this is ridiculous. Yeah. Okay, so I can I- okay, let me check 'cause you have a few plans already. Um, the ones that are left, let me verify. And if you want, I can also send you the benefit guide to your email. Mm-hmm. So that you can, um, look at what I'm looking at. And these are all the plans that . Um, and then I'll write down the ones that you have, and I'll tell you which ones are left. Because they only offer so many, and I- Mm-hmm. ... I believe you have the majority of them already. But, um- Okay. So- ... I'm pretty sure there's some left. Yeah. The... I'm, I'm really interested in the Stay Healthy plan, the NEC Enhance. Okay. If... let me, let me see if I'm understanding this properly. It says that four visits per year? Correct. That they're offering. Is that per person? 'Cause it's me and my husband on the insurance. So, if it is- So, so I wouldn't- Per person... So any questions prior to enrolling like that, I would have to connect you with a carrier, 'cause I'm... since we're only the healthcare administrators, I'm really only allowed to give you information that I see on the, um, on the guide. Mm-hmm. Okay, so is, is, is this... this is four visits per family, or is it per person? That's what I'm... I'm k- kinda, trying to get an, an understanding of. So, it's, it's limited to four visits annually per person, or 10- Okay. ... per family. So I believe- Oh, okay. ... it's per person. All right. And then, I'm gonna go ahead and send you that guide so that you... as well. Okay, can I ask you a question? Can I enroll it- Yeah. ... into that now? 'Cause it, the- Yeah. ... current insurance that I have, it is crap. It's like not- Okay. ... having any insurance at all. Did... do you still wanna keep the other ones? Because it looks like you have- No. No? Okay, so you wanna get rid of the, like, Free Rx, group accident, um, you also have- Oh yeah, yeah, no, I'm sorry. I'm sorry. Yeah, I want, I wanna keep the Free R- Rx and the group accident. I'm just thinking about the medical part of it. Gotcha. Okay. Yeah. Everything else, I wanna keep the same. And then could you let me

know what is the premium for that? For this NEC- Yes, ma'am. ... Enhance? Okay. And then I'm gonna also send you the guide, just in case you wanna look at it. Um, but- Okay. ... for employee and spouse, which I bel-... yeah- Mm-hmm. ... let me add. Um, that's \$74.12 weekly. \$74.12? Mm-hmm. Per week? Okay. Y- yes, ma'am. And then- Okay. ... I'm gonna go ahead and send you that benefit guide. I was gonna let you know that your Plan I- I'm sorry you're breaking up. Um, um... I was gonna inform you that for APC Healthcare, they have a effective date for their plan. So it looks like their effective date is January 6th. January the 6th? Yes, ma'am. Okay, so can I... I keep the one that I have, and then the new one will go into effect J- in January? Yeah. So any changes take like seven to 10 days to process, so you- Mm-hmm. ... still may experience one or two deductions with that VIP Prime, and then- Mm-hmm. ... once January 6th comes around, that NEC Enhance will come into effect if you were to change- So will we get a new card or something? You would get a new card. Okay. Yeah, 'cause I gotta get rid of this. What I currently have is like not having a- any insurance at all. Yeah, but NEC offers both benefits, both your preventative, and it also covers your, like, hospital indemnity. And then for the Stay Healthy, NEC TeleRx is only preventative, and then the two VIPs, the VIP Plus and the VIP Prime are just hospital indemnities. The- Mm-hmm. ... NEC Enhance is the one that... Okay, and it has the copays for it. Okay, so with this one, we could go to our doctor's office with the NEC- Yeah. ... E- Enhance? Correct. Okay, yeah. It, it covers your, um, hospital indemnity as well as your preventative services. And then the one that you had only covered hospital indemnity services, not preventative. Oh, I see. See nobody explained that to me. Mm-hmm. Okay. And that's why the NEC Enhance is a little bit more expensive, because it offers both of those benefits, than the VIPs and then the, then the preventative, which is the TeleRx. 'Cause those offer only one or the other. And then the NEC Enhance offers both. But it has- Okay, but- ... its copayments. Okay, so with the NEC Enhance, do we get... what do we get for prescriptions? So you ha- since you have both benefits, you have, um, your preventative- Mm-hmm. ... prescriptions through Elecsar, that's the name. Mm-hmm. Which there's co-pays in that area. And you also have your prescription benefits through PhRMA Bill, which covers your hospital indemnity side. With the one that you had, you only had pre- you only had, um, prescription benefits through PhRMA Bill. And if, let's say if y- you only have the Stay Healthy, you would only have prescription benefits through Elecsar. But since the MEC Enhance offers both benefits, you have benefits with Elecsar and with PhRMA Bill. Okay. All right, that sounds a whole lot better. So let me ask you, I, I know I have a bunch of questions this morning. It's okay. I, I work night shift and I'm staying up to try to get something better, okay? Yes. I don't know- It's okay. Okay. This is crazy. So th- with the, the previous one that I had, uh, that I'm currently on now- Mm-hmm. ... what is my premium that I'm paying for me and my husband to be covered? So for your VIP Prime- Uh-huh. ... you have the VIP Prime. For employee and spouse, it's \$94.37. 94? Yes, ma'am. Okay. And that only covers your hospital indemnity. Okay, so I'm paying more to get less? Yeah, I'm not... I'm not really sure why the prices are... I'm not really sure about the prices, but I know that it's \$94.37 and then for your MEC Enhance ... And that's only what? ... weekly. And then with the one that you actually want for employee and spouse is \$74.12. Every agency is a bit different. Normally, I have seen that the MEC Enhance is more, but with ATC it looks like the MEC Enhance is a I- it's more- It's more reasonable. ... like less. Yeah. Yeah. I'm not really sure- Yeah. ... why the other one's \$94. Okay, so how, how would I... how would I get signed up for the MEC Enhance? You could do it with me through the phone, and

I'm actually- Okay. ... gonna go ahead and I went ahead and sent you a email, um- Mm-hmm. ... with the benefit guide, just in case you wanna visually look at the plans and their prices. Um, is- Mm-hmm. I went ahead and sent it to that email as well. Can you verify that you received it? Okay. It should come from an email that says info@benefitsinacar.com. Okay. Info@benefits... And then if you don't see it right away, I would also check your spam and junk file. But that's normally how I ... restate for your VIPs, it's only hospital indemnity and hospital indemnity only. For your Stay Healthy MEC TeleRx, it's only preventative and only preventative only. And then with the Stay Healthy MEC Enhance is both preventative and hospital indemnity, they just require co-pays. And then of course, um, you have your limitations for the visits for primary care, specialty care and the urgent care. Okay. Yeah. That- Yeah. That sounds a little bit better than what we have. Mm-hmm. 'Cause I... Go, go ahead, I'm sorry. Um, and then did you ever receive that PDF? Oh, th- hold on a second, let me check real quick. Hold on. Okay. Oh, come on. Hmm. No, I don't see it. You sent it to my email, right? Um, yes ma'am. Is it V-E-N-A period1958@yahoo.com? Yes. I can try to send it again. Give me one second. Okay. Yeah, that would be great. And, um, I'm really not sure why they didn't cover it. It might have been considered more a preventative service, maybe that's why. Um, but I know this plan, the MEC Enhance is both preventative and hospital indemnity. Mm-hmm. Yeah, that's what, that's what we need because I mean, we've been going to our physician for, God, the last 20 years actually. Yeah. And then all of a sudden I'm like, "What's going on here?" And like I said, I got my COVID shot and the shingles and that, and I'm like, "What the heck?" Mm-hmm. They're not... They don't pay for nothing. But I thought that preventative was getting inoculated, immunization, you know? I'm like, "This is crazy." Yeah, and you know- That's a... that's a \$1,400 bill. And since you don't have the, like, if you were to have the MEC TeleRx and then the VIP Prime, the MEC TeleRx is the one that's only preventative, but you don't have that one. Or if you were to have the MEC Enhance, then that would be the preventative and hospital indemnity plan combined. But- Yeah, that's, that's the one I want. ... you have to see each plan and... Yeah. Yeah, I thought it was- And then I went ahead and s- sent you that to your email. Um, I don't know if you mind checking also your spam and your junk file, 'cause sometimes it sends it there. Okay. Hold on. Oh, gosh. Oh, this is crazy. No, I still don't see it yet. I'm, I'm looking at, at my emails on my phone. I haven't opened up my computer yet. So, let me see here. Is there- So you literally... Yes, ma'am? Go ahead. And I was gonna tell you that you literally have all of the plans that they offer, but the ID Social Plus, which is the identity pro-... Oh, no, you actually have that one. So you actually have all of the plans that they offer, except the NEC Enhanced- Wow. ... and the NEC TeleRx. Okay. What is the TeleRx? What does that consist of? So that one's just preventative, preventative only. Oh, okay. Meaning like one physical visit a year, some vaccinations, some STDs, some e- cancer screenings. Um, sometimes, I know when I explain it to the members, I try to tell them it's only preventative 'cause if they pick that one and then they go to the doctor sick, that's not covered 'cause it's not a preventative services. Then the- Yeah. ... NEC Enhanced is the one that covers both benefits. Okay. Preventative and hospital indemnity. Yeah, that's the one I'm talking... Yeah. Okay. I, I need that one. Yeah. Oh my goodness. Okay. Um, did you want me to go ahead and do those changes? 'Cause this- Yes, now. ... is the time to do it since you're in company open. Okay. Mm-hmm. So... All right. So, you said leave everything how it is, but change- Mm-hmm. ... the hospital indemnity plan and the NEC Enhanced, correct? Right. Okay. Okay. So, I have the Free Rx membership for

\$6.99 for employee and spouse, dental for employee and spouse for \$7.01, short-term disability for employee for \$5.18, term life for employee and spouse for \$2.54. Okay. ... and 35 cents. Group accident for employee and spouse, \$2.95. Then I have your NEC Enhanced, which is the one that covers your preventative and your hospital indemnity for employee and spouse for \$74.12. And I have behavioral health for a \$1.50 for employee and spouse, and then the identity theft protection for employee and spouse with \$2.70. That would be a weekly deduction from your paycheck of \$107.34. Do you allow ATC Healthcare to make these weekly deductions for these selected plans? Yes. Okay. O- you still may... Like I said earlier, you still may experience one or two deductions with that VIP, um, Prime. Mm-hmm. And then by the effective date of January 5th, you should be getting that NEC Enhanced to be active. Okay. That's fine. And then that first week of your activation week, you should be getting your card, that new card. Okay? Okay. All right, then, 'cause I just want to ask- If you have any questions... Yes, ma'am? No, actually th- this has been a big help, seriously, 'cause I, I don't wanna- Okay. ... run into the same problems again. Yeah. I'm so sorry for that. Um, yeah. 'Cause I'm sorry that they didn't explain that 'cause I know usually... I know I do stress it, that for the VIPs, it's only hospital indemnity and only hospital indemnity only. No check-ups, no vaccines, no nothing is covered with that one, um, only hospital indemnity. And then for your TeleRx, only preventative and preventative only. And then the- Mm-hmm. ... NEC Enhanced has both benefits. And then whenever you get your card, you should be getting the pharmacy's information as well. Okay. As well as providers', um, because the Enhanced- Yeah, that's important. ... you are re-... You are required to stay within the network with that one. I know with your VIP Prime you could either be out of the network or in the network, but with the Enhanced you do have to stay within the network. Okay. So let me ask you, the um... We go to our, uh, family physician that's here in, in Ohio here. Mm-hmm. How would we check to see is she in-network or out-of-network? So if you want, I can provide the number of the multi-plan na- multi- plan number, and that's the number that you call to find preferred providers. So you could call- Oh, okay. ... that number or you could ask, and they'll notify you if they're in-network or not. Okay, what's the number? It is 800- 8-0-0... ... 4-5-7... ... 4-5-7... ... 14-0-3. ... 1-4-0-3. Okay, thanks. Thanks. And then, if you want, I can transfer your call also. Yeah, that, that would be great. Okay. And then just keep in mind that if you wanna, like, cancel, make any changes or cancel anything, since your, um, plan... Let me check. Since your medical plan, MEC Enhance- Mm-hmm. ... is under that IRS regulation that allows you to pay that plan with pre-tax dollars, the only times that you can make any t- Like, the only time you can drop that plan is within company open enrollment period, and the last day for company open enrollment looks like it is December 27th. So you're welcome to call that number, and if you still are not so sure if you wanna keep the MEC Enhance, you're welcome to call us before December 27th to cancel it. Because if you call on, let's say, on the 30th, which is a Monday, um- Hm. ... they're gonna tell you that you have to wait for next December to cancel that particular plan. Oh, okay. So this is before December 27th. Because of that IRS regulation, the last day that you have to cancel or, or make any changes in... Okay. All right. So this one 27 is the last day? But the other plans... Uh, m- Yes, ma'am. Just, but it looks like only the MEC Enhance, only the medical plans- Mm-hmm. ... are under that regulation. All of the other ones, you could cancel at any time. But for your medical plan- Okay. ... which is the MEC Enhance, um, you would have to call- Okay. ... before that date to cancel it, to drop it, just in case you're like, "Never mind, I don't want that anymore." Okay. All righty. Okay, yeah.

I, I do need to find out if she, um... Oh gosh. Um... Uh, in-network provider. I'm sorry, I work night shift, and I'm- That's okay. ... I'm kind of drifting a little bit here, so - No, you're fine. I understand. Oh. Yeah. Okay, then. Well, thank you very much. Uh, yeah, uh, could you connect me to this, uh, the in-network provider information? Yes, ma'am. And then I went ahead and did those changes for your MEC Enhance, if anything. Okay. Just remember to call us before the 27th if- Okay. ... you don't want that anymore, okay? All right. Thank you so much, Stephanie. I really appreciate all your help. You welcome. I hope you have a good day. And I'm gonna go ahead and, um, transfer your call to that multi-plan network, okay? Okay. Thank you. Have a nice day. You as well.

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... How can I help you? Hello? Hello?

Speaker speaker_2: My name is Stephanie.

Speaker speaker_1: Hey, thank you for calling. How can I help you? Hello? How can I help you?

Speaker speaker_2: Yeah, this is Alvina Maxi. What's your name, ma'am?

Speaker speaker_1: Uh, Stephanie.

Speaker speaker_2: Stephanie? Okay. Stephanie, my name is Alvina Maxi and I currently work for Around the Clock, um, Contract Company. I have, um, medical benefits through Benefits in a Card, I, I believe. And I just got a text that this is open enrollment now. I am calling because the current plan that I have with, what's the name of this company, American Public Life?

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: So, so I wanted to see what other plans do you guys have? And because, the reason why I'm calling is, I had a doctor's appointment and I had a bone density test that was ordered by my physician. The current plan that I'm on said that they do not pay for any amount for a bone density test and I had a follow-up appointment on October 9th of this year and they didn't pay for anything. Not, none of my, my immunizations, the COVID-19, just, I mean, I'm still... I'm being charged \$1,195 for an office visit.

Speaker speaker_1: Okay. Yeah. I can look into your account to see what plans you have. Um, what's the staffing agency around the clock-

Speaker speaker_2: Thank you. Around the clock?

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay. Give me one second.

Speaker speaker_1: Does it go by a different name? Um, because sometimes...

Speaker speaker_2: It's A, it's A... Yeah, it's called ATC.

Speaker speaker_1: Oh, I see.

Speaker speaker_2: And the ATC for Around the Clock.

Speaker speaker_1: And then I just need the last four of your Social.

Speaker speaker_2: 7981.

Speaker speaker_1: Can you please verify for us, as well as your date of birth for me?

Speaker speaker_2: Uh, May 28th, 1958.

Speaker speaker_1: And then what was your address?

Speaker speaker_2: 4951 Memphis, M-E-M-P-H-I-S, Court, Hilliard, Ohio, 43026.

Speaker speaker_1: Okay. Thank you. Is your phone number still the 614-582-4340?

Speaker speaker_2: Yes.

Speaker speaker_1: Then I have vna.1958@yahoo.com, is that up-to-date?

Speaker speaker_2: Yes.

Speaker speaker_1: And then when was that appointment for?

Speaker speaker_2: The, the, the follow-up appointment was October the 9th of this year.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: And that, that was at, uh, my, my primary physician's office.

Speaker speaker_1: Okay. Um, because I'm looking at your plans, the plans that they offer, and you do have the highest, um, medical plan that pays for the, for a higher dollar amount. You have the VIP Prime.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: So that's the, the one that pays the most out-of-pocket. So for me to know if that's gonna be covered or not, you would have to speak to the carrier, which is American Public Life. If you wish, I can transfer your call and also I can provide the number to you just in case, when I transfer you, if you get disconnected. But they would notify you, um, if that's covered, if that, sorry, if that visit is covered or not. And if so, if, why it's not covered or if it is covered. 'Cause I can really only see what plans you have. I can enroll you into new plans but, like I said, you do have the highest hospital indemnity plan 'cause they only offer the preventative, which only covers preventative services, no doctor visits, um,.....
Plus.

Speaker speaker_2: Oh.

Speaker speaker_1: And then the VIP Prime. You have the VIP Prime, which is the one that's a bit better than the Plus. Um, but if you want, I can go ahead and transfer your call and then they'll re- they would be the ones that you would tell that to. And then they can tell you why it's not covered.

Speaker speaker_2: Yeah, I, I, yeah, I, I already spoke with them, uh, earlier this morning. And I wanted to see what other plans does Benefits in a Card offer for Around the Clock employees.

Speaker speaker_1: Okay.

Speaker speaker_2: Because this is not working.

Speaker speaker_1: Okay.

Speaker speaker_2: I just had to pay \$1,499 for a diagnostic test and a, a doctor's visit.

Speaker speaker_1: So, so...

Speaker speaker_2: You know, well they include the im- immunizations and stuff, and I'm like, "Why am I paying for insurance if it's not covering anything?"

Speaker speaker_1: Okay. So, they do... They, they only offer four different medical plans. The first one is only for preventative services. That one's called the Stay Healthy MUC Tele-RS. That one would cover, like, one physical visit a year, some vaccinations, some cancer screenings, some STD screenings, even some counseling, but it's only for preventative services, meaning it's not gonna cover any doctor visits if you were to get sick, any hospital visits if you were to get injured. No urgent care, no emergency room, no surgeries. So it's the most basic. After that, they offer the VIP Plus, which is technically what you have already.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: However, they pay a bit less towards those services. They offer the VIP Prime, which you already have.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Um, and then after that, the last medical plan that they offer is the Stay Healthy MUC, which is a combination between the preventative plan. It covers one physical visit a year, some vaccinations, some STD screenings, cancer screenings, and it covers y- some doc- your doctor visits, for like, if you were to get sick. So what you technically have, um, but it includes the preventative services. And there's copays in this one. Um, those are the only plans that they offer when it comes to medical though.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: They don't offer any more.

Speaker speaker_2: So-

Speaker speaker_1: And that's-

Speaker speaker_2: ... with the Stay Healthy plan, the one that, that-

Speaker speaker_1: That's it.

Speaker speaker_2: ... you just described, how much is the premium per paycheck?

Speaker speaker_1: So for the Stay Healthy MUC, that would be a weekly deduction of \$16.05. But keep in mind, the Stay Healthy is only for preventative services, meaning that one is like what would cover like your physicals, your vaccines, um, and only that. It doesn't cover any doctor services, like if you get sick and have to go to the doctor, if you were to get injured, it doesn't cover none of that. The most basic plan that they have.

Speaker speaker_2: Okay. So, what plan do you guys offer that will pay for preventative services and for doctor's visits?

Speaker speaker_1: So that one would be the Stay Healthy MUC Enhanced. With that one-

Speaker speaker_2: Okay.

Speaker speaker_1: ... um, it covers both your preventative services as well as your hospital services, but there's copays in that area. So for primary care visits, you would be limited to four visits annually per person or 10 per family, and the copay in that area is of \$10. For specialty care visits, you're limited to four visits annually per person or 10 per family.

Speaker speaker_2: Four visits each, okay.

Speaker speaker_1: And the copay is, is of \$50. And for urgent care, you're also limited to four visits annually per person or 10 per family, and the copay in that area would be a \$60. You have, um, benefits with your prescriptions through, uh, Lexar which is your preventative side, and with Pharmaville, which is your hospital indemnity side. But for your preventative prescriptions, you are required with the MUC Enhanced to give a co-payment for those medications. So for the pharmacy option, you have a 30-day supply and the co-payment would be of \$5. For your mail order option, you would have a 90-day supply and the co-payment is of \$15. So none of the plans that they offer are major medical plans.

Speaker speaker_2: Okay. So let me ask you a question here. Um, my physician has been, um, monitoring my A1C, which is, uh, um, it's a, a diagnostic test that you do like every three months for type 2 diabetes.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Uh, she prescribed, uh, Ozempic for me because my A1C wa- is above 7. Um, and A1C is supposed to be under 7 or below.

Speaker speaker_1: Okay.

Speaker speaker_2: So basically, I'm like right at, uh, type 2 diabetes. With the current plan that I have, they told me at the pharmacy that that plan does not cover nothing, absolutely nothing. So I, I wasn't able to, to get the Ozempic that I needed for the type 2 diabetes. So that's what I'm saying, this is kinda frustrating to-

Speaker speaker_1: Yeah.

Speaker speaker_2: ... to pay for insurance and it doesn't freaking cover anything. You know, then, uh, the October 9th visit that I had with my physician, that's when I, I got caught up on my COVID, my shingles shot, and, um, the, the mor- Because I, I work in healthcare, I'm a nurse.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: So I have to stay abreast of those kind of things, and now they're saying that what I currently have, it doesn't cover any immunizations, it doesn't... I mean, out of-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... that visit, my out-of-pocket cost is \$1,195.

Speaker speaker_1: Yeah, 'cause, um-

Speaker speaker_2: And my blood work came back... Uh, it's ridiculous.

Speaker speaker_1: Because the VIP Prime, the plan that you have which is your hospital indemnity plan, that one is only hospital indemnity. That one wouldn't cover like any checkups, vaccinations. That's more like preventative.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: That, I believe that's why it's not covered, 'cause it's only for like hospital visits. Like if you were to get sick, go to the hospital urgent care emergency room and surgery- even some surgeries. I know the one that does cover both your preventative and your hospital indemnity is the MUC Enhanced.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Um, however, since you already went and let's say you do ...

Speaker speaker_2: Okay.

Speaker speaker_1: It wouldn't be covered still. Um, so let's say you were to change your plan from the VIP Prime to the MUC Enhanced.

Speaker speaker_2: Uh-huh.

Speaker speaker_1: Um, unfortunately that visit wouldn't be covered, since at the time, you didn't have that particular plan.

Speaker speaker_2: Yeah. The... I understand that. That... The reason why I'm calling is I have a future visit that's coming up because, because of the, the, the diabetes, okay?

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: So I'm going to m- my primary physician like every three months. My next, um, appointment is in January.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: So I don't want to get hit with another \$1,200 bill.... and then I, I'm still paying for insurance. You know what I'm saying? That's like a double, double dipping actually, to be frankly honest. And I, I, I got a, a text message saying that this is open enrollment.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: I just started with this company, uh, in August of this year. So, I'm kinda wondering what other options are... is offered for employees because this is ridiculous.

Speaker speaker_1: Yeah. Okay, so I can I- okay, let me check 'cause you have a few plans already. Um, the ones that are left, let me verify. And if you want, I can also send you the benefit guide to your email.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: So that you can, um, look at what I'm looking at. And these are all the plans that . Um, and then I'll write down the ones that you have, and I'll tell you which ones are left. Because they only offer so many, and I-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... I believe you have the majority of them already. But, um-

Speaker speaker_2: Okay. So-

Speaker speaker_1: ... I'm pretty sure there's some left.

Speaker speaker_2: Yeah. The... I'm, I'm really interested in the Stay Healthy plan, the NEC Enhance.

Speaker speaker_1: Okay.

Speaker speaker_2: If... let me, let me see if I'm understanding this properly. It says that four visits per year?

Speaker speaker_1: Correct.

Speaker speaker_2: That they're offering. Is that per person? 'Cause it's me and my husband on the insurance. So, if it is-

Speaker speaker_1: So, so I wouldn't-

Speaker speaker_2: Per person...

Speaker speaker_1: So any questions prior to enrolling like that, I would have to connect you with a carrier, 'cause I'm... since we're only the healthcare administrators, I'm really only allowed to give you information that I see on the, um, on the guide.

Speaker speaker_2: Mm-hmm. Okay, so is, is, is this... this is four visits per family, or is it per person? That's what I'm... I'm k- kinda, trying to get an, an understanding of.

Speaker speaker_1: So, it's, it's limited to four visits annually per person, or 10-

Speaker speaker_2: Okay.

Speaker speaker_1: ... per family. So I believe-

Speaker speaker_2: Oh, okay.

Speaker speaker_1: ... it's per person.

Speaker speaker_2: All right.

Speaker speaker_1: And then, I'm gonna go ahead and send you that guide so that you... as well.

Speaker speaker_2: Okay, can I ask you a question? Can I enroll it-

Speaker speaker_1: Yeah.

Speaker speaker_2: ... into that now? 'Cause it, the-

Speaker speaker_1: Yeah.

Speaker speaker_2: ... current insurance that I have, it is crap. It's like not-

Speaker speaker_1: Okay.

Speaker speaker_2: ... having any insurance at all.

Speaker speaker_1: Did... do you still wanna keep the other ones? Because it looks like you have-

Speaker speaker_2: No.

Speaker speaker_1: No? Okay, so you wanna get rid of the, like, Free Rx, group accident, um, you also have-

Speaker speaker_2: Oh yeah, yeah, no, I'm sorry. I'm sorry. Yeah, I want, I wanna keep the Free R- Rx and the group accident. I'm just thinking about the medical part of it.

Speaker speaker_1: Gotcha. Okay. Yeah.

Speaker speaker_2: Everything else, I wanna keep the same. And then could you let me know what is the premium for that? For this NEC-

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: ... Enhance? Okay.

Speaker speaker_1: And then I'm gonna also send you the guide, just in case you wanna look at it. Um, but-

Speaker speaker_2: Okay.

Speaker speaker_1: ... for employee and spouse, which I bel... yeah-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... let me add. Um, that's \$74.12 weekly.

Speaker speaker_2: \$74.12?

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Per week? Okay.

Speaker speaker_1: Y- yes, ma'am. And then-

Speaker speaker_2: Okay.

Speaker speaker_1: ... I'm gonna go ahead and send you that benefit guide. I was gonna let you know that your Plan I-

Speaker speaker_2: I'm sorry you're breaking up.

Speaker speaker_1: Um, um... I was gonna inform you that for APC Healthcare, they have a effective date for their plan. So it looks like their effective date is January 6th.

Speaker speaker_2: January the 6th?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay, so can I... I keep the one that I have, and then the new one will go into effect J- in January?

Speaker speaker_1: Yeah. So any changes take like seven to 10 days to process, so you-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... still may experience one or two deductions with that VIP Prime, and then-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... once January 6th comes around, that NEC Enhance will come into effect if you were to change-

Speaker speaker_2: So will we get a new card or something?

Speaker speaker_1: You would get a new card.

Speaker speaker_2: Okay. Yeah, 'cause I gotta get rid of this. What I currently have is like not having a- any insurance at all.

Speaker speaker_1: Yeah, but NEC offers both benefits, both your preventative, and it also covers your, like, hospital indemnity. And then for the Stay Healthy, NEC TeleRx is only preventative, and then the two VIPs, the VIP Plus and the VIP Prime are just hospital indemnities. The-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... NEC Enhance is the one that... Okay, and it has the copays for it.

Speaker speaker_2: Okay, so with this one, we could go to our doctor's office with the NEC-

Speaker speaker_1: Yeah.

Speaker speaker_2: ... E- Enhance?

Speaker speaker_1: Correct.

Speaker speaker_2: Okay, yeah.

Speaker speaker_1: It, it covers your, um, hospital indemnity as well as your preventative services. And then the one that you had only covered hospital indemnity services, not preventative.

Speaker speaker_2: Oh, I see. See nobody explained that to me.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay.

Speaker speaker_1: And that's why the NEC Enhance is a little bit more expensive, because it offers both of those benefits, than the VIPs and then the, then the preventative, which is the TeleRx. 'Cause those offer only one or the other. And then the NEC Enhance offers both. But it has-

Speaker speaker_2: Okay, but-

Speaker speaker_1: ... its copayments.

Speaker speaker_2: Okay, so with the NEC Enhance, do we get... what do we get for prescriptions?

Speaker speaker_1: So you ha- since you have both benefits, you have, um, your preventative-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... prescriptions through Elecsar, that's the name.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Which there's co-pays in that area. And you also have your prescription benefits through PhRMA Bill, which covers your hospital indemnity side. With the one that you had, you only had pre- you only had, um, prescription benefits through PhRMA Bill. And if, let's say if y- you only have the Stay Healthy, you would only have prescription benefits through Elecsar. But since the MEC Enhance offers both benefits, you have benefits with Elecsar and with PhRMA Bill.

Speaker speaker_2: Okay. All right, that sounds a whole lot better. So let me ask you, I, I know I have a bunch of questions this morning.

Speaker speaker_1: It's okay.

Speaker speaker_2: I, I work night shift and I'm staying up to try to get something better, okay?

Speaker speaker_1: Yes.

Speaker speaker_2: I don't know-

Speaker speaker_1: It's okay.

Speaker speaker_2: Okay. This is crazy. So th- with the, the previous one that I had, uh, that I'm currently on now-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... what is my premium that I'm paying for me and my husband to be covered?

Speaker speaker_1: So for your VIP Prime-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ... you have the VIP Prime. For employee and spouse, it's \$94.37.

Speaker speaker_2: 94?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay.

Speaker speaker_1: And that only covers your hospital indemnity.

Speaker speaker_2: Okay, so I'm paying more to get less?

Speaker speaker_1: Yeah, I'm not... I'm not really sure why the prices are... I'm not really sure about the prices, but I know that it's \$94.37 and then for your MEC Enhance ...

Speaker speaker_2: And that's only what?

Speaker speaker_1: ... weekly. And then with the one that you actually want for employee and spouse is \$74.12. Every agency is a bit different. Normally, I have seen that the MEC Enhance is more, but with ATC it looks like the MEC Enhance is a lot more-

Speaker speaker_2: It's more reasonable.

Speaker speaker_1: ... like less.

Speaker speaker_2: Yeah.

Speaker speaker_1: Yeah. I'm not really sure-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... why the other one's \$94.

Speaker speaker_2: Okay, so how, how would I... how would I get signed up for the MEC Enhance?

Speaker speaker_1: You could do it with me through the phone, and I'm actually-

Speaker speaker_2: Okay.

Speaker speaker_1: ... gonna go ahead and I went ahead and sent you a email, um-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... with the benefit guide, just in case you wanna visually look at the plans and their prices. Um, is-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: I went ahead and sent it to that email as well. Can you verify that you received it?

Speaker speaker_2: Okay.

Speaker speaker_1: It should come from an email that says info@benefitsinacar.com.

Speaker speaker_2: Okay. Info@benefits...

Speaker speaker_1: And then if you don't see it right away, I would also check your spam and junk file. But that's normally how I ... restat for your VIPs, it's only hospital indemnity and hospital indemnity only. For your Stay Healthy MEC TeleRx, it's only preventative and only preventative only. And then with the Stay Healthy MEC Enhance is both preventative and hospital indemnity, they just require co-pays. And then of course, um, you have your limitations for the visits for primary care, specialty care and the urgent care.

Speaker speaker_2: Okay. Yeah. That-

Speaker speaker_1: Yeah.

Speaker speaker_2: That sounds a little bit better than what we have.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: 'Cause I... Go, go ahead, I'm sorry.

Speaker speaker_1: Um, and then did you ever receive that PDF?

Speaker speaker_2: Oh, th- hold on a second, let me check real quick. Hold on. Okay. Oh, come on. Hmm. No, I don't see it. You sent it to my email, right?

Speaker speaker_1: Um, yes ma'am. Is it V-E-N-A period1958@yahoo.com?

Speaker speaker_2: Yes.

Speaker speaker_1: I can try to send it again. Give me one second.

Speaker speaker_2: Okay. Yeah, that would be great.

Speaker speaker_1: And, um, I'm really not sure why they didn't cover it. It might have been considered more a preventative service, maybe that's why. Um, but I know this plan, the MEC Enhance is both preventative and hospital indemnity.

Speaker speaker_2: Mm-hmm. Yeah, that's what, that's what we need because I mean, we've been going to our physician for, God, the last 20 years actually.

Speaker speaker_1: Yeah.

Speaker speaker_2: And then all of a sudden I'm like, "What's going on here?" And like I said, I got my COVID shot and the shingles and that, and I'm like, "What the heck?"

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: They're not... They don't pay for nothing. But I thought that preventative was getting inoculated, immunization, you know? I'm like, "This is crazy."

Speaker speaker_1: Yeah, and you know-

Speaker speaker_2: That's a... that's a \$1,400 bill.

Speaker speaker_1: And since you don't have the, like, if you were to have the MEC TeleRx and then the VIP Prime, the MEC TeleRx is the one that's only preventative, but you don't have that one. Or if you were to have the MEC Enhance, then that would be the preventative and hospital indemnity plan combined. But-

Speaker speaker_2: Yeah, that's, that's the one I want.

Speaker speaker_1: ... you have to see each plan and...

Speaker speaker_2: Yeah. Yeah, I thought it was-

Speaker speaker_1: And then I went ahead and s- sent you that to your email. Um, I don't know if you mind checking also your spam and your junk file, 'cause sometimes it sends it there.

Speaker speaker_2: Okay. Hold on. Oh, gosh. Oh, this is crazy. No, I still don't see it yet. I'm, I'm looking at, at my emails on my phone. I haven't opened up my computer yet. So, let me see here. Is there-

Speaker speaker_1: So you literally... Yes, ma'am?

Speaker speaker_2: Go ahead.

Speaker speaker_1: And I was gonna tell you that you literally have all of the plans that they offer, but the ID Social Plus, which is the identity pro-... Oh, no, you actually have that one. So you actually have all of the plans that they offer, except the NEC Enhanced-

Speaker speaker_2: Wow.

Speaker speaker_1: ... and the NEC TeleRx.

Speaker speaker_2: Okay. What is the TeleRx? What does that consist of?

Speaker speaker_1: So that one's just preventative, preventative only.

Speaker speaker_2: Oh, okay.

Speaker speaker_1: Meaning like one physical visit a year, some vaccinations, some STDs, some e- cancer screenings. Um, sometimes, I know when I explain it to the members, I try to tell them it's only preventative 'cause if they pick that one and then they go to the doctor sick, that's not covered 'cause it's not a preventative services. Then the-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... NEC Enhanced is the one that covers both benefits.

Speaker speaker_2: Okay.

Speaker speaker_1: Preventative and hospital indemnity.

Speaker speaker_2: Yeah, that's the one I'm talking... Yeah.

Speaker speaker_1: Okay.

Speaker speaker_2: I, I need that one. Yeah. Oh my goodness.

Speaker speaker_1: Okay. Um, did you want me to go ahead and do those changes? 'Cause this-

Speaker speaker_2: Yes, now.

Speaker speaker_1: ... is the time to do it since you're in company open. Okay.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: So... All right. So, you said leave everything how it is, but change-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... the hospital indemnity plan and the NEC Enhanced, correct?

Speaker speaker_2: Right.

Speaker speaker_1: Okay. Okay. So, I have the Free Rx membership for \$6.99 for employee and spouse, dental for employee and spouse for \$7.01, short-term disability for employee for \$5.18, term life for employee and spouse for \$2.54.

Speaker speaker_2: Okay.

Speaker speaker_1: ... and 35 cents. Group accident for employee and spouse, \$2.95. Then I have your NEC Enhanced, which is the one that covers your preventative and your hospital indemnity for employee and spouse for \$74.12. And I have behavioral health for a \$1.50 for employee and spouse, and then the identity theft protection for employee and spouse with \$2.70. That would be a weekly deduction from your paycheck of \$107.34. Do you allow ATC Healthcare to make these weekly deductions for these selected plans?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. O- you still may... Like I said earlier, you still may experience one or two deductions with that VIP, um, Prime.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And then by the effective date of January 5th, you should be getting that NEC Enhanced to be active.

Speaker speaker_2: Okay. That's fine.

Speaker speaker_1: And then that first week of your activation week, you should be getting your card, that new card. Okay?

Speaker speaker_2: Okay. All right, then, 'cause I just want to ask-

Speaker speaker_1: If you have any questions... Yes, ma'am?

Speaker speaker_2: No, actually th- this has been a big help, seriously, 'cause I, I don't wanna-

Speaker speaker_1: Okay.

Speaker speaker_2: ... run into the same problems again.

Speaker speaker_1: Yeah. I'm so sorry for that. Um, yeah. 'Cause I'm sorry that they didn't explain that 'cause I know usually... I know I do stress it, that for the VIPs, it's only hospital indemnity and only hospital indemnity only. No check-ups, no vaccines, no nothing is covered with that one, um, only hospital indemnity. And then for your TeleRx, only preventative and preventative only. And then the-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... NEC Enhanced has both benefits. And then whenever you get your card, you should be getting the pharmacy's information as well.

Speaker speaker_2: Okay.

Speaker speaker_1: As well as providers', um, because the Enhanced-

Speaker speaker_2: Yeah, that's important.

Speaker speaker_1: ... you are re-... You are required to stay within the network with that one. I know with your VIP Prime you could either be out of the network or in the network, but with the Enhanced you do have to stay within the network.

Speaker speaker_2: Okay. So let me ask you, the um... We go to our, uh, family physician that's here in, in Ohio here.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: How would we check to see is she in-network or out-of-network?

Speaker speaker_1: So if you want, I can provide the number of the multi-plan na- multi- plan number, and that's the number that you call to find preferred providers. So you could call-

Speaker speaker_2: Oh, okay.

Speaker speaker_1: ... that number or you could ask, and they'll notify you if they're in-network or not.

Speaker speaker_2: Okay, what's the number?

Speaker speaker_1: It is 800-

Speaker speaker_2: 8-0-0...

Speaker speaker_1: ... 4-5-7...

Speaker speaker_2: ... 4-5-7...

Speaker speaker_1: ... 14-0-3.

Speaker speaker_2: ... 1-4-0-3. Okay, thanks. Thanks.

Speaker speaker_1: And then, if you want, I can transfer your call also.

Speaker speaker_2: Yeah, that, that would be great.

Speaker speaker_1: Okay. And then just keep in mind that if you wanna, like, cancel, make any changes or cancel anything, since your, um, plan... Let me check. Since your medical plan, MEC Enhance-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... is under that IRS regulation that allows you to pay that plan with pre-tax dollars, the only times that you can make any t- Like, the only time you can drop that plan is within company open enrollment period, and the last day for company open enrollment looks like it is December 27th. So you're welcome to call that number, and if you still are not so sure if you wanna keep the MEC Enhance, you're welcome to call us before December 27th to cancel it. Because if you call on, let's say, on the 30th, which is a Monday, um-

Speaker speaker_2: Hm.

Speaker speaker_1: ... they're gonna tell you that you have to wait for next December to cancel that particular plan.

Speaker speaker_2: Oh, okay. So this is before December 27th.

Speaker speaker_1: Because of that IRS regulation, the last day that you have to cancel or, or make any changes in...

Speaker speaker_2: Okay. All right. So this one 27 is the last day?

Speaker speaker_1: But the other plans... Uh, m- Yes, ma'am. Just, but it looks like only the MEC Enhance, only the medical plans-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... are under that regulation. All of the other ones, you could cancel at any time. But for your medical plan-

Speaker speaker_2: Okay.

Speaker speaker_1: ... which is the MEC Enhance, um, you would have to call-

Speaker speaker_2: Okay.

Speaker speaker_1: ... before that date to cancel it, to drop it, just in case you're like, "Never mind, I don't want that anymore."

Speaker speaker_2: Okay. All righty. Okay, yeah. I, I do need to find out if she, um... Oh gosh. Um... Uh, in-network provider. I'm sorry, I work night shift, and I'm-

Speaker speaker_1: That's okay.

Speaker speaker_2: ... I'm kind of drifting a little bit here, so -

Speaker speaker_1: No, you're fine. I understand.

Speaker speaker_2: Oh. Yeah. Okay, then. Well, thank you very much. Uh, yeah, uh, could you connect me to this, uh, the in-network provider information?

Speaker speaker_1: Yes, ma'am. And then I went ahead and did those changes for your MEC Enhance, if anything.

Speaker speaker_2: Okay.

Speaker speaker_1: Just remember to call us before the 27th if-

Speaker speaker_2: Okay.

Speaker speaker_1: ... you don't want that anymore, okay?

Speaker speaker_2: All right. Thank you so much, Stephanie. I really appreciate all your help.

Speaker speaker_1: You welcome. I hope you have a good day. And I'm gonna go ahead and, um, transfer your call to that multi-plan network, okay?

Speaker speaker_2: Okay.

Speaker speaker_1: Thank you. Have a nice day.

Speaker speaker_2: You as well.