

Transcript: Estefania

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Full Transcript

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hi, my name is Darius Oates and I got a text saying I need to enroll in the benefits, in the benefits before the, my, the third, that window is over. Wanted to make sure I can do that for me and my family. Okay. Yeah, that's fine. What staffing agency do you work for? I currently go through, uh, Donley Staffing, Dougherty & Donley, I think so. Okay. And, and then what are the last four of your Social? 2850. Okay. Thank you. For security purposes, can you verify your address and date of birth? Date of birth is 03/30/'97. Address is 205 Franklin Street North, Glenwood, Minnesota, 56334. I'm sorry, what was that date of birth again? March third, uh, March 30th, uh, '97. Excuse me. Um, is your name Derek Hagen by any chance? No. It's- No. ... Darius. So, I don't think I still have you in the file. You said your last four was 2850? Yeah, 2422, 242, uh... Uh, let me... Yeah, last four is 2850. Yeah, that's me. 2850. Okay. How long have you been with them? I've, uh... With Donley? Or D- Dough- Dougherty's, let me see, it's hard- Yeah. Dougherty Staffing Solutions, how long have you been with them? 'Cause I still don't have you in our file. Um, 2850 was the last four, correct? Uh, yes. Pretty, pretty, pretty positive, yeah. So, I can, I can go ahead and create a file for that. I do need your full Social, full address for date of birth. Or you can be calling throughout the week to see if we received it already. Um, but I still don't have you in our file. That is- Unless I have somebody else. Ah, 'cause I started, I, they, they put me into a job. This is, I'm going on almost two and a half weeks through, uh, what's the company? Um... 'Cause I still don't see you popping up in our files, so like I said, I can either go ahead and create a file for you. I do need your full information, though. Um, or if you don't feel comfortable doing that, you're welcome to be calling throughout the week to see if we received it already. No, I don't mind doing it over the phone. I'm fine with it. Okay, if you wanna go ahead and create a file. Before, yes, but question, is this is to create my benefits package, right? Yeah, this is to create a file for me to go ahead and do the enrollment. Enrollment of what exactly? The healthcare benefits. Just to make sure. Okay. I don't have my live Social Security number. Will, is that something that's gonna be an issue or no? No. No. We can put zeros for now, and then whenever you have that, you're welcome to call back and provide it. Okay. Sounds good. Okay. I do need your- All right, I am ready. ... post-Social. Um, could you please provide that for me? Yep. It is 242-85-2850. Okay. Thank you. And then your first and last name? Darius, D-A-R-I-U-S. And Oates, O-A-T-E-S. Okay. And your date of birth? March 30th, '97. Okay. And your address, please? 205 Franklin Street, uh, Franklin Street North. Uh, Glenwood, Minnesota, 56334. What was that city? Uh, Glenwood. Glenwood. Okay. Thank you. And the zip code? 56334. Okay. And then is this a good contact number to reach you at? Yeah. This, this is my personal, my personal cell phone. Okay, thank you. And what's a good email address? D-S-T-John, John, J-O-H-N, 97 at g- gmail.com, at gmail.com. And that was D-T-

dstjohn97@gmail.com? Yes. And it's, John is spelled J-O-H-N. That's the right way, that's the right way, yes. Okay, thank you. All right. Did you know what plans you wanted to select already? What plan? Um, it should be me and my spouse plan for all of them, the dental, vision, health, all that stuff, for me and my spouse. Okay. So they do offer different medical plans. So I would need to know which one exactly you want to be enrolled into. It looks like they offer three different medical plans. Um... All right. W- Did you know already which ones or you didn't know about any of the plans yet? Um, let's say I didn't. Just a reminder, let's go through, let's go through them. Okay. All right, so they offer three different medical plans. Um, the first one that I'm going to go over is called the Stay Healthy MEC Tele-RS. That plan is only a preventative plan, meaning it's only going to cover like a physical, some vaccines, um, annual check-ups, STD and cancer screenings, some of those. Um, and it's not going to cover any doctor visits, like if you go to the doctor because you get sick, urgent care, emergency room, nor surgery. So it doesn't cover none of the hospital visits. Okay. It's only for your preventative services, and it does require you to stay within network. So this one's the Stay Healthy MEC Tele-RS. Um, you do get prescription- And what's- ... benefits. Mm-hmm. What's the other option? The one I use, the one that, uh, for doctor visits and emergency rooms, what's, what's that plan? I'm sorry? What's the plan where we get, um... The one you just said that we don't have, the doctor, the emergencies and, and the doctor visits? What's that plan to go to the doctor? Um, so there's two different ones. There's the VIP Standard. The VIP Standard will only cover doctor visits, the sick, urgent care, emergency room and surgeries. It'll cover a flat fee towards it, um, but it does not cover preventative visits, which is what I just went over with the first plan. Not gonna cover no physical, no vaccinations, no STD and cancer screenings. None of your preventative visits are covered with the VIP Standard. It doesn't require you to stay within network, so you can use providers out of the network and receive coverage as long as they accept that, um, insurance. You do receive prescription benefits through Pharmaville. Depending on the generic medication that it is, it depends on how much you're going to spend, as well as for the non-generic medications, they do offer you a discount. This plan also includes something called Virtual Urgent Care, which offers medical assistance virtually with medical providers and it covers a flat fee towards your hospital indemnity services. It doesn't, however, cover intensive care unit benefit, rehabilitation, nor preventive surgery. If you select the VIP Standard plan for the family plan, it would be \$43.46 weekly from your paycheck. And the second plan, I'm sorry, the third plan is called the Stay Healthy MEC Enhanced. This is the only one that will cover your preventatives, meaning like a physical, vaccines, STD and cancer screenings, as well as your actual hospital indemnity services such as doctor visits, the sick, urgent care, emergency room and surgeries. So the MEC Enhanced covers both benefits, but it does require you to stay within network and only use their list of providers to receive coverage. And it also, um, requires you to make copays. So for primary care visits, you 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 and you're also limited to four visits annually per person or 10 per family. For urgent care visits, you have, you're required to pay a \$60 copay per visit and you're limited to four visits annually per person or 10 per family. It does require you to stay within network. When it comes to your preventative care, you have a pharmacy option, 30-day supply, and you're required to pay a \$5 copay. And for those generic mail order options, you have a 90-day supply and a \$15 copay is required. Um, you do get prescription benefits also with

Pharmaville. And this plan also does include the Virtual Urgent Care, which offers medical assistance virtually with medical providers. If you select the Stay Healthy MEC Enhanced, which is the only one that offers preventative and hospital indemnity with this plan, you would be paying a weekly deduction for the family plan of \$100.63. So the MEC Enhanced is the one that covers preventative and hospital indemnity, but it requires you to stay within network and make copays. Then the VIP Standard is the one that only covers your actual doctor visits. It covers a flat fee towards it, but it doesn't cover preventative. And then the Stay Healthy plan only covers preventative, but not your actual hospital visits and doctor visits. So only one that covers both is the MEC Enhanced, but it requires copays and for you to stay within network. When you say stay... You said, uh, stay with the network or network? And who is that? So the network is the list of providers that, um, take that insurance. I don't have the list. Okay. Normally when you become active, you have to contact the number that they provide and they'll tell you who in your area takes that insurance. Um, so that- And you said that's a hundred-something dollars a week out of a check? Yes. If you select the MEC Enhanced, which is the one that covers preventative and hospital indemnity. So the one that covers both benefits, being your preventative visits such as a physical, uh, vaccine, STD/cancer screening as well as hospital indemnity being like, if you pay a flat fee towards your urgent care, emergency room, doctor visits, that's it. Since it covers both of those benefits, um, you do have to stay within that network. It requires co-pays and then for the family plan, it's \$100.63 weekly from your paycheck. That's for the MEC Enhanced. Then for the VIP Standard, which is the only one, the one that only covers like your hospital indemnity side, but not your preventative, the standard for family is \$43.46 weekly. And then the Stay Healthy, which is only the preventative plan, is \$25.53 weekly for the family plan. Okay. Let's go with... oh. So you're also allowed to choose, you're also- you're also allowed to choose the VIP Standard, which is what covers the hospital indemnity and the Stay Healthy. It would just be two different deductions. What's- The Stay Healthy is \$25.63 and the VIP Standard is \$43.46. Let's do that one. The VIP Standard? The one you just mentioned. That... Yeah, where it covers the, where I'll have to take, take two, two payments out of it. Okay. Yeah, so the, the VIP Standard is the one that covers like your medical side and then the MEC TeleRX is the one that would cover your preventative, like your physical, um- Yeah. ... like annual checkups. Um, so those two together- Let's do it. ... is \$69.09 weekly from your paycheck. And then- Sounds good. Let's go with that one. Did you wanna do dental and vision still? Yeah. Uh, dental, that one, they only offer one dental plan and one vision plan. The dental plan, a preventative visit's covered at 100%. Something basic like a cleansing of the teeth is covered at 80%. Basic restorative, so they gotta fill in a cavity, that's covered at 80%. X-rays are covered at 80% and your annual maximum is \$500 with the dental plan. Um, with dental, you do have to pay a one-time deductible. Since you're choosing the family plan, that one-time deductible would be of 150, but you only pay that once. Cool. And then the- Sounds good. ... family plan is \$13.44. Um, and then vision has its co-pays. So a co-pay for an eye exam that you would pay is \$10, co-pay for lenses and frames is 25. And they give you a frame allowance of \$130. Um, that vision plan for family is \$7.05 weekly. Okay. Let's go with that and the vi- the vision and the dental plan of, uh... Yeah. Let's go with that. So that, so that would be a weekly deduction of \$89.58 for the MEC TeleRX, which is your preventative plan. Vision, dental and then your medical plan, which is the VIP Standard, all under employee only. Um, did you wanna choose just those four? Yes, for me and my

spouse, or me and family, yes. Okay. Wait, is there an option where it's me, me and my spouse, or no? Yes. S- so the family plan is considered like you, your spouse and, uh, and your children. Um, they have- My son goes with- ... employee child, employee and spouse, and employee only. Let's do employee, spouse, 'cause my son goes with a different insurance company. Okay. So that's gonna be cheaper than... Let's see, so can you- Yeah. It, it will be me and my spouse for everything. Okay. That would be \$62.58 weekly from your paycheck. Okay. Okay. All right. So looks like VIP Standard for employee and spouse is \$31.46 weekly. Dental for employee and spouse is \$6.50 weekly. Vision is \$4.02 weekly. And then MEC TeleRX, which is your preventative plan, is \$20.60 weekly. Um, the one that does require you to stay within the network is the preventative one. But like I said, whenever you become active, they do give you that number to reach out to and, uh, you just have to call in from there. They'll tell you where you can go. Sounds good. Um, and then since you added her into your coverage, can I please get your spouse information? Like your, her first and last name? Yeah. Her, uh, do you want her maiden name or her married name? Um, it really doesn't matter. If you want, you can give me- Okay. ... her married name. Okay. Her first name is Brianna, it is B-R-I-A-N-N-A, Brianna. And then her married name is Oates, same as my name, O-A-T-E-S. Okay. And then you don't have her social, so I'm gonna put zeros. And then whenever you have it, you're welcome to give us a call. Um, and then what was her birthday? It is 10/12/98. Okay, thank you. All right. I have you guys in there. So, um, please allow one or two weeks for Dorothy Staffing to do the first deduction of the \$62.58 from your paycheck. Once you see the very first deduction of the \$62.58 come out of your paycheck, the following Monday of that first deduction is when your plan becomes active. And by that first week of active coverage, you should be getting your cards mailed out to you, which are going to be your preventative, vision and dental. And for your VIP standard plan, normally that card they don't send it out to you, so once you do become active, if you do want a physical one, you're welcome to give us a call and we can, um, request it as well as email you your cards if you're still waiting on them. So you can have them electronically as well. Um, good. I would- I would like it emailed to me when things get rolling, but yeah, not a problem. Okay. Yeah. So you're welcome to contact us, um, 'cause we don't really know when y- you'll become active 'cause we're not, we don't have a hold of their, um, pay stubs and stuff. So once you see that- Okay. ... first deduction, the following Monday you should become active. And if you have like a doctor's appointment coming up that week and you're still waiting on your cards, you can just call us and we'll email them to you as well as requesting that VIP standard if you do want a physical medical card. Okay. Sweet. Sounds good. Thank you for everything. All right. You're welcome. Did you have any other questions? Um, you s-... Um, more of a concern. Oh, n- not really a concern. More of an... yeah, we'll, we'll call it a question. So I've been... I was hired through Synopta but I've got the... I'm through a temp service, so I assume once I get done with the 90 days through the temp service, is that when I become active? Correct? Or would I be, be in the system? Hmm. So I didn't see you in the system for Dorothy. Um, I do have you in there. Did you work for Alliance Staffing? Yeah. Uh, I w- I don't know if I worked through them but I did... I would say yes 'cause I filled out... Yeah, it's actually... yes, I did. 'Cause I filled out the stuff online through them and- Okay. ... I got sent the link from somebody, from Dorothy Staffing, sent me the, the Alliance jobs thing online and I filled out, and I filled out everything through them. Gotcha. Through the Alliance- So who are you going to be with? 'Cause I see two files with your name. I see one with Alliance. So I did see that

one when we first were talking, um- Uh-huh. But since you were with Dorothy, I did have to create a file. 'Cause you have a pending one with Allia-... Do you want me to stop that? Um, you have a pending request enrollment for... It's \$43.49. Uh, let me see. Yeah, but since I'm already going through y- you guys and I don't see why I need to go through, uh... If you stop that one, what, what, what would be the issue if you stop it? Well, Alliance is a different staffing agency, and Dorothy is a different one as well. So I have... I created a file for Dorothy 'cause that's who you're currently with, right? That's who you're going to be with. 'Cause for you to have active coverage, it's deductions from your paycheck that keep this coverage active. Okay. So are you going to be with Alliance or with Dorothy? 'Cause you have two different files and it's the same address, same everything. Then I see... Yep, same email as well. Yeah. Um, let me see. But it's just a different staffing agency. One's Alliance and one's Dorothy. So you have two pending ones right now. Um, 'cause I mean, if you're not with Alliance anymore, there's no way, since they're not going to be able to get a deduction from your paycheck, it wouldn't be in effect. Mm-hmm. But you do have a pending one. I do want to let you know that. So yeah, it's kind of important for, um, us to know which one 'cause you don't want two different separate deductions. Correct. So I am going through Dorothy Staffing, but I believe Dorothy Staffing sent me the link through Alliance and that's when I filled it out, when I got that link from Dorothy Staffing to fill out wh- what, what you're referring to. Okay. Yeah, 'cause Alliance Staff, that's a different, um... Let me just ask to be sure, but you said Dorothy sent it to you though, right? 'Cause that's the one that I saved so- Yeah. Dorothy Staffing in... Dorothy Staffing in Als... in Minnesota. Okay. Yeah, 'cause so that's r-... I don't know-... Give me one second. Let me ask 'cause- Yep. I just want to make sure. But I'm pretty sure they're gonna ask me to ask you which one are you with, 'cause like I said, I see Alliance Staffing and Dorothy Staffing. Those are two different staffing agencies. And the- And the only reason I'm with Alliance... well, with... currently with Alliance because Dorothy Staffing, I filled out, I filled out the whole stuff to get a job through them and I- Mm-hmm. ... I'm working through Dorothy Staffing at a temp service at a full-time job currently. But I got sent... the information from Dorothy about Alliance to fill out that stuff. Yeah, 'cause it looks like... Give me one second. Sure. On the 21st, they called you because apparently they were missing dependent info for the Free Rx, group accident, dental, critical illness, term life vision, VIP. Yes. I... They probably called me. I... At that point, I didn't know who it was, so they probably did call me.... but, um, I did fill out the information online 'cause I, I got a text from one of the ladies at Dorothy Staffing about the account. Gotcha. Okay, give me one second. Let me just... Give me one second. Yep. No worries. Okay. I don't want to keep you on hold for way too long, so I'm ma- I'ma email the main office regarding that, 'cause I did create a file for you for Dorothy and then all the information that we went over. But I do see that Alliance one. I believe it's the same staffing agency, but I'm not 100% sure. Um, so I'd rather just ask before, um, I cancel anything. I get it. 100%, I do get it. Um, so I'll ask and then I'll give you a call letting you know what they tell me. Um... Okay. But I did want to let you know that you have a pending request sent, enrollment, for like for your ads, but it's all under employee only. Uh, virtual primary care, group accident, dental, critical illness, term life, vision, VIP standard, IVF, roo- behavior health. That looks like that's a weekly deduction, \$43.49. Um- And everything you just said, I remem- I remember f- f- fill- filling that out, and I thought it, I thought it was going through... I thought I was going through- Dorothy? Correct. Gotcha. Because that's who's sending, that's who's sending that information. Okay. Gotcha. Okay. So, um, I'ma reach

out to the main office 'cause you say you do remember filling this out, right? Correct. And then I'ma ask, just so that just in case... Yeah, let me ask them and then I'll reach back out to you. Okay. Sounds good. All right, but I did do that enrollment for your employee and spouse, okay? With the amount and stuff. I just wanted to keep, let you know regarding the second file. I appreciate it. All right. Well, um, if you don't answer, I'll just be leaving you a voice message and sending you an email. Would this be the number that you're gonna be calling from? Yes, sir. Okay, uh, then yes, I will try to answer. Otherwise, yeah, I'll wait for the voicemail or the email. Okay. All right. Have a nice day. Thank you. You too.

Conversation Format

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

Speaker speaker_1: Hi, my name is Darius Oates and I got a text saying I need to enroll in the benefits, in the benefits before the, my, the third, that window is over. Wanted to make sure I can do that for me and my family.

Speaker speaker_0: Okay. Yeah, that's fine. What staffing agency do you work for?

Speaker speaker_1: I currently go through, uh, Donley Staffing, Dougherty & Donley, I think so.

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

Speaker speaker_1: 2850.

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

Speaker speaker_1: Date of birth is 03/30/'97. Address is 205 Franklin Street North, Glenwood, Minnesota, 56334.

Speaker speaker_0: I'm sorry, what was that date of birth again?

Speaker speaker_1: March third, uh, March 30th, uh, '97. Excuse me.

Speaker speaker_0: Um, is your name Derek Hagen by any chance?

Speaker speaker_1: No. It's-

Speaker speaker_0: No.

Speaker speaker_1: ... Darius.

Speaker speaker_0: So, I don't think I still have you in the file. You said your last four was 2850?

Speaker speaker_1: Yeah, 2422, 242, uh... Uh, let me... Yeah, last four is 2850. Yeah, that's me.

Speaker speaker_0: 2850. Okay. How long have you been with them?

Speaker speaker_1: I've, uh... With Donley? Or D- Dough- Dougherty's, let me see, it's hard-

Speaker speaker_0: Yeah. Dougherty Staffing Solutions, how long have you been with them? 'Cause I still don't have you in our file. Um, 2850 was the last four, correct?

Speaker speaker_1: Uh, yes. Pretty, pretty, pretty positive, yeah.

Speaker speaker_0: So, I can, I can go ahead and create a file for that. I do need your full Social, full address for date of birth. Or you can be calling throughout the week to see if we received it already. Um, but I still don't have you in our file.

Speaker speaker_1: That is-

Speaker speaker_0: Unless I have somebody else.

Speaker speaker_1: Ah, 'cause I started, I, they, they put me into a job. This is, I'm going on almost two and a half weeks through, uh, what's the company? Um...

Speaker speaker_0: 'Cause I still don't see you popping up in our files, so like I said, I can either go ahead and create a file for you. I do need your full information, though. Um, or if you don't feel comfortable doing that, you're welcome to be calling throughout the week to see if we received it already.

Speaker speaker_1: No, I don't mind doing it over the phone. I'm fine with it.

Speaker speaker_0: Okay, if you wanna go ahead and create a file.

Speaker speaker_1: Before, yes, but question, is this is to create my benefits package, right?

Speaker speaker_0: Yeah, this is to create a file for me to go ahead and do the enrollment.

Speaker speaker_1: Enrollment of what exactly?

Speaker speaker_0: The healthcare benefits.

Speaker speaker_1: Just to make sure. Okay. I don't have my live Social Security number. Will, is that something that's gonna be an issue or no?

Speaker speaker_0: No. No. We can put zeros for now, and then whenever you have that, you're welcome to call back and provide it.

Speaker speaker_1: Okay. Sounds good.

Speaker speaker_0: Okay. I do need your-

Speaker speaker_1: All right, I am ready.

Speaker speaker_0: ... post-Social. Um, could you please provide that for me?

Speaker speaker_1: Yep. It is 242-85-2850.

Speaker speaker_0: Okay. Thank you. And then your first and last name?

Speaker speaker_1: Darius, D-A-R-I-U-S. And Oates, O-A-T-E-S.

Speaker speaker_0: Okay. And your date of birth?

Speaker speaker_1: March 30th, '97.

Speaker speaker_0: Okay. And your address, please?

Speaker speaker_1: 205 Franklin Street, uh, Franklin Street North. Uh, Glenwood, Minnesota, 56334.

Speaker speaker_0: What was that city?

Speaker speaker_1: Uh, Glenwood. Glenwood.

Speaker speaker_0: Okay. Thank you. And the zip code?

Speaker speaker_1: 56334.

Speaker speaker_0: Okay. And then is this a good contact number to reach you at?

Speaker speaker_1: Yeah. This, this is my personal, my personal cell phone.

Speaker speaker_2: Okay, thank you. And what's a good email address?

Speaker speaker_1: D-S-T-John, John, J-O-H-N, 97 at g- gmail.com, at gmail.com.

Speaker speaker_2: And that was D-T- dstjohn97@gmail.com?

Speaker speaker_1: Yes. And it's, John is spelled J-O-H-N. That's the right way, that's the right way, yes.

Speaker speaker_2: Okay, thank you. All right. Did you know what plans you wanted to select already?

Speaker speaker_1: What plan? Um, it should be me and my spouse plan for all of them, the dental, vision, health, all that stuff, for me and my spouse.

Speaker speaker_2: Okay. So they do offer different medical plans. So I would need to know which one exactly you want to be enrolled into. It looks like they offer three different medical plans. Um...

Speaker speaker_1: All right. W-

Speaker speaker_2: Did you know already which ones or you didn't know about any of the plans yet?

Speaker speaker_1: Um, let's say I didn't. Just a reminder, let's go through, let's go through them.

Speaker speaker_2: Okay. All right, so they offer three different medical plans. Um, the first one that I'm going to go over is called the Stay Healthy MEC Tele-RS. That plan is only a preventative plan, meaning it's only going to cover like a physical, some vaccines, um, annual check-ups, STD and cancer screenings, some of those. Um, and it's not going to cover any

doctor visits, like if you go to the doctor because you get sick, urgent care, emergency room, nor surgery. So it doesn't cover none of the hospital visits.

Speaker speaker_1: Okay.

Speaker speaker_2: It's only for your preventative services, and it does require you to stay within network. So this one's the Stay Healthy MEC Tele-RS. Um, you do get prescription-

Speaker speaker_1: And what's-

Speaker speaker_2: ... benefits. Mm-hmm.

Speaker speaker_1: What's the other option? The one I use, the one that, uh, for doctor visits and emergency rooms, what's, what's that plan?

Speaker speaker_2: I'm sorry?

Speaker speaker_1: What's the plan where we get, um... The one you just said that we don't have, the doctor, the emergencies and, and the doctor visits? What's that plan to go to the doctor?

Speaker speaker_2: Um, so there's two different ones. There's the VIP Standard. The VIP Standard will only cover doctor visits, the sick, urgent care, emergency room and surgeries. It'll cover a flat fee towards it, um, but it does not cover preventative visits, which is what I just went over with the first plan. Not gonna cover no physical, no vaccinations, no STD and cancer screenings. None of your preventative visits are covered with the VIP Standard. It doesn't require you to stay within network, so you can use providers out of the network and receive coverage as long as they accept that, um, insurance. You do receive prescription benefits through Pharmaville. Depending on the generic medication that it is, it depends on how much you're going to spend, as well as for the non-generic medications, they do offer you a discount. This plan also includes something called Virtual Urgent Care, which offers medical assistance virtually with medical providers and it covers a flat fee towards your hospital indemnity services. It doesn't, however, cover intensive care unit benefit, rehabilitation, nor preventive surgery. If you select the VIP Standard plan for the family plan, it would be \$43.46 weekly from your paycheck. And the second plan, I'm sorry, the third plan is called the Stay Healthy MEC Enhanced. This is the only one that will cover your preventatives, meaning like a physical, vaccines, STD and cancer screenings, as well as your actual hospital indemnity services such as doctor visits, the sick, urgent care, emergency room and surgeries. So the MEC Enhanced covers both benefits, but it does require you to stay within network and only use their list of providers to receive coverage. And it also, um, requires you to make copays. So for primary care visits, you 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 and you're also limited to four visits annually per person or 10 per family. For urgent care visits, you have, you're required to pay a \$60 copay per visit and you're limited to four visits annually per person or 10 per family. It does require you to stay within network. When it comes to your preventative care, you have a pharmacy option, 30-day supply, and you're required to pay a \$5 copay. And for those generic mail order options, you have a 90-day supply and a \$15 copay is required. Um, you do get prescription benefits also with

Pharmaville. And this plan also does include the Virtual Urgent Care, which offers medical assistance virtually with medical providers. If you select the Stay Healthy MEC Enhanced, which is the only one that offers preventative and hospital indemnity with this plan, you would be paying a weekly deduction for the family plan of \$100.63. So the MEC Enhanced is the one that covers preventative and hospital indemnity, but it requires you to stay within network and make copays. Then the VIP Standard is the one that only covers your actual doctor visits. It covers a flat fee towards it, but it doesn't cover preventative. And then the Stay Healthy plan only covers preventative, but not your actual hospital visits and doctor visits. So only one that covers both is the MEC Enhanced, but it requires copays and for you to stay within network.

Speaker speaker_1: When you say stay... You said, uh, stay with the network or network? And who is that?

Speaker speaker_2: So the network is the list of providers that, um, take that insurance. I don't have the list.

Speaker speaker_1: Okay.

Speaker speaker_2: Normally when you become active, you have to contact the number that they provide and they'll tell you who in your area takes that insurance. Um, so that-

Speaker speaker_1: And you said that's a hun-

Speaker speaker_2: Mm-hmm. Yeah.

Speaker speaker_1: You, you, you said that's a hundred something dollars a m- a week out of a, out of a check?

Speaker speaker_2: Yes. If you select the MEC Enhanced, which is the one that covers preventative and hospital indemnity. So the one that covers both benefits, being your preventative visits such as a physical, uh, vaccine, STD/cancer screening as well as hospital indemnity being like, if pay a flat fee towards your urgent care, emergency room, doctor visits, that's it. Since it covers both of those benefits, um, you do have to stay within that network. It requires co-pays and then for the family plan, it's \$100.63 weekly from your paycheck. That's for the MEC Enhanced. Then for the VIP Standard, which is the only one, the one that only covers like your hospital indemnity side, but not your preventative, the standard for family is \$43.46 weekly. And then the Stay Healthy, which is only the preventative plan, is \$25.53 weekly for the family plan.

Speaker speaker_1: Okay. Let's go with... oh.

Speaker speaker_2: So you're also allowed to choose, you're al- you're also allowed to choose the VIP Standard, which is what covers the hospital indemnity and the Stay Healthy. It would just be two different deductions.

Speaker speaker_1: What's-

Speaker speaker_2: The Stay Healthy is \$25.63 and the VIP Standard is \$43.46.

Speaker speaker_1: Let's do that one.

Speaker speaker_2: The VIP Standard?

Speaker speaker_1: The one you just mentioned. That... Yeah, where it covers the, where I'll have to take, take two, two payments out of it.

Speaker speaker_2: Okay. Yeah, so the, the VIP Standard is the one that covers like your medical side and then the MEC TeleRX is the one that would cover your preventative, like your physical, um-

Speaker speaker_1: Yeah.

Speaker speaker_2: ... like annual checkups. Um, so those two together-

Speaker speaker_1: Let's do it.

Speaker speaker_2: ... is \$69.09 weekly from your paycheck. And then-

Speaker speaker_1: Sounds good. Let's go with that one.

Speaker speaker_2: Did you wanna do dental and vision still?

Speaker speaker_1: Yeah.

Speaker speaker_2: Uh, dental, that one, they only offer one dental plan and one vision plan. The dental plan, a preventative visit's covered at 100%. Something basic like a cleansing of the teeth is covered at 80%. Basic restorative, so they gotta fill in a cavity, that's covered at 80%. X-rays are covered at 80% and your annual maximum is \$500 with the dental plan. Um, with dental, you do have to pay a one-time deductible. Since you're choosing the family plan, that one-time deductible would be of 150, but you only pay that once.

Speaker speaker_1: Cool.

Speaker speaker_2: And then the-

Speaker speaker_1: Sounds good.

Speaker speaker_2: ... family plan is \$13.44. Um, and then vision has its co-pays. So a co-pay for an eye exam that you would pay is \$10, co-pay for lenses and frames is 25. And they give you a frame allowance of \$130. Um, that vision plan for family is \$7.05 weekly.

Speaker speaker_1: Okay. Let's go with that and the vi- the vision and the dental plan of, uh... Yeah. Let's go with that.

Speaker speaker_2: So that, so that would be a weekly deduction of \$89.58 for the MEC TeleRX, which is your preventative plan. Vision, dental and then your medical plan, which is the VIP Standard, all under employee only. Um, did you wanna choose just those four?

Speaker speaker_1: Yes, for me and my spouse, or me and family, yes.

Speaker speaker_2: Okay.

Speaker speaker_1: Wait, is there an option where it's me, me and my spouse, or no?

Speaker speaker_2: Yes. S- so the family plan is considered like you, your spouse and, uh, and your children. Um, they have-

Speaker speaker_1: My son goes with-

Speaker speaker_2: ... employee child, employee and spouse, and employee only.

Speaker speaker_1: Let's do employee, spouse, 'cause my son goes with a different insurance company.

Speaker speaker_2: Okay. So that's gonna be cheaper than... Let's see, so can you-

Speaker speaker_1: Yeah. It, it will be me and my spouse for everything.

Speaker speaker_2: Okay. That would be \$62.58 weekly from your paycheck.

Speaker speaker_1: Okay.

Speaker speaker_2: Okay. All right. So looks like VIP Standard for employee and spouse is \$31.46 weekly. Dental for employee and spouse is \$6.50 weekly. Vision is \$4.02 weekly. And then MEC TeleRX, which is your preventative plan, is \$20.60 weekly. Um, the one that does require you to stay within the network is the preventative one. But like I said, whenever you become active, they do give you that number to reach out to and, uh, you just have to call in from there. They'll tell you where you can go.

Speaker speaker_1: Sounds good.

Speaker speaker_2: Um, and then since you added her into your coverage, can I please get your spouse information? Like your, her first and last name?

Speaker speaker_1: Yeah. Her, uh, do you want her maiden name or her married name?

Speaker speaker_2: Um, it really doesn't matter. If you want, you can give me-

Speaker speaker_1: Okay.

Speaker speaker_2: ... her married name.

Speaker speaker_1: Okay. Her first name is Brianna, it is B-R-I-A-N-N-A, Brianna. And then her married name is Oates, same as my name, O-A-T-E-S.

Speaker speaker_2: Okay. And then you don't have her social, so I'm gonna put zeros. And then whenever you have it, you're welcome to give us a call. Um, and then what was her birthday?

Speaker speaker_1: It is 10/12/98.

Speaker speaker_2: Okay, thank you. All right. I have you guys in there. So, um, please allow one or two weeks for Dorothy Staffing to do the first deduction of the \$62.58 from your paycheck. Once you see the very first deduction of the \$62.58 come out of your paycheck, the following Monday of that first deduction is when your plan becomes active. And by that first week of active coverage, you should be getting your cards mailed out to you, which are going to be your preventative, vision and dental. And for your VIP standard plan, normally that card

they don't send it out to you, so once you do become active, if you do want a physical one, you're welcome to give us a call and we can, um, request it as well as email you your cards if you're still waiting on them. So you can have them electronically as well.

Speaker speaker_1: Um, good. I would- I would like it emailed to me when things get rolling, but yeah, not a problem.

Speaker speaker_2: Okay. Yeah. So you're welcome to contact us, um, 'cause we don't really know when y- you'll become active 'cause we're not, we don't have a hold of their, um, pay stubs and stuff. So once you see that-

Speaker speaker_1: Okay.

Speaker speaker_2: ... first deduction, the following Monday you should become active. And if you have like a doctor's appointment coming up that week and you're still waiting on your cards, you can just call us and we'll email them to you as well as requesting that VIP standard if you do want a physical medical card.

Speaker speaker_1: Okay. Sweet. Sounds good. Thank you for everything.

Speaker speaker_2: All right. You're welcome. Did you have any other questions?

Speaker speaker_1: Um, you s-... Um, more of a concern. Oh, n- not really a concern. More of an... yeah, we'll, we'll call it a question. So I've been... I was hired through Synopta but I've got the... I'm through a temp service, so I assume once I get done with the 90 days through the temp service, is that when I become active? Correct? Or would I be, be in the system?

Speaker speaker_2: Hmm. So I didn't see you in the system for Dorothy. Um, I do have you in there. Did you work for Alliance Staffing?

Speaker speaker_1: Yeah. Uh, I w- I don't know if I worked through them but I did... I would say yes 'cause I filled out... Yeah, it's actually... yes, I did. 'Cause I filled out the stuff online through them and-

Speaker speaker_2: Okay.

Speaker speaker_1: ... I got sent the link from somebody, from Dorothy Staffing, sent me the, the Alliance jobs thing online and I filled out, and I filled out everything through them.

Speaker speaker_2: Gotcha.

Speaker speaker_1: Through the Alliance-

Speaker speaker_2: So who are you going to be with? 'Cause I see two files with your name. I see one with Alliance. So I did see that one when we first were talking, um-

Speaker speaker_1: Uh-huh.

Speaker speaker_2: But since you were with Dorothy, I did have to create a file. 'Cause you have a pending one with Allia-... Do you want me to stop that? Um, you have a pending request enrollment for... It's \$43.49. Uh, let me see.

Speaker speaker_1: Yeah, but since I'm already going through y- you guys and I don't see why I need to go through, uh... If you stop that one, what, what, what would be the issue if you stop it?

Speaker speaker_2: Well, Alliance is a different staffing agency, and Dorothy is a different one as well. So I have... I created a file for Dorothy 'cause that's who you're currently with, right? That's who you're going to be with. 'Cause for you to have active coverage, it's deductions from your paycheck that keep this coverage active.

Speaker speaker_1: Okay.

Speaker speaker_2: So are you going to be with Alliance or with Dorothy? 'Cause you have two different files and it's the same address, same everything. Then I see... Yep, same email as well.

Speaker speaker_1: Yeah. Um, let me see.

Speaker speaker_2: But it's just a different staffing agency. One's Alliance and one's Dorothy. So you have two pending ones right now. Um, 'cause I mean, if you're not with Alliance anymore, there's no way, since they're not going to be able to get a deduction from your paycheck, it wouldn't be in effect.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: But you do have a pending one. I do want to let you know that. So yeah, it's kind of important for, um, us to know which one 'cause you don't want two different separate deductions.

Speaker speaker_1: Correct. So I am going through Dorothy Staffing, but I believe Dorothy Staffing sent me the link through Alliance and that's when I filled it out, when I got that link from Dorothy Staffing to fill out wh- what, what you're referring to.

Speaker speaker_2: Okay. Yeah, 'cause Alliance Staff, that's a different, um... Let me just ask to be sure, but you said Dorothy sent it to you though, right? 'Cause that's the one that I saved so-

Speaker speaker_1: Yeah. Dorothy Staffing in... Dorothy Staffing in Als... in Minnesota.

Speaker speaker_2: Okay. Yeah, 'cause so that's r-... I don't kno-... Give me one second. Let me ask 'cause-

Speaker speaker_1: Yep.

Speaker speaker_2: I just want to make sure. But I'm pretty sure they're gonna ask me to ask you which one are you with, 'cause like I said, I see Alliance Staffing and Dorothy Staffing. Those are two different staffing agencies.

Speaker speaker_1: And the- And the only reason I'm with Alliance... well, with... currently with Alliance because Dorothy Staffing, I filled out, I filled out the whole stuff to get a job through them and I-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... I'm working through Dorothy Staffing at a temp service at a full-time job currently. But I got sent... the information from Dorothy about Alliance to fill out that stuff.

Speaker speaker_2: Yeah, 'cause it looks like... Give me one second.

Speaker speaker_1: Sure.

Speaker speaker_2: On the 21st, they called you because apparently they were missing dependent info for the Free Rx, group accident, dental, critical illness, term life vision, VIP.

Speaker speaker_1: Yes. I... They probably called me. I... At that point, I didn't know who it was, so they probably did call me.... but, um, I did fill out the information online 'cause I, I got a text from one of the ladies at Dorothy Staffing about the account.

Speaker speaker_2: Gotcha. Okay, give me one second. Let me just... Give me one second.

Speaker speaker_1: Yep. No worries.

Speaker speaker_2: Okay. I don't want to keep you on hold for way too long, so I'm ma- I'ma email the main office regarding that, 'cause I did create a file for you for Dorothy and then all the information that we went over. But I do see that Alliance one. I believe it's the same staffing agency, but I'm not 100% sure. Um, so I'd rather just ask before, um, I cancel anything.

Speaker speaker_1: I get it. 100%, I do get it.

Speaker speaker_2: Um, so I'll ask and then I'll give you a call letting you know what they tell me. Um...

Speaker speaker_1: Okay.

Speaker speaker_2: But I did want to let you know that you have a pending request sent, enrollment, for like for your ads, but it's all under employee only. Uh, virtual primary care, group accident, dental, critical illness, term life, vision, VIP standard, IVF, roo- behavior health. That looks like that's a weekly deduction, \$43.49. Um-

Speaker speaker_1: And everything you just said, I remem- I remember f- f- fill- filling that out, and I thought it, I thought it was going through... I thought I was going through-

Speaker speaker_2: Dorothy?

Speaker speaker_1: Correct.

Speaker speaker_2: Gotcha.

Speaker speaker_1: Because that's who's sending, that's who's sending that information.

Speaker speaker_2: Okay. Gotcha. Okay. So, um, I'ma reach out to the main office 'cause you say you do remember filling this out, right?

Speaker speaker_1: Correct.

Speaker speaker_2: And then I'ma ask, just so that just in case... Yeah, let me ask them and then I'll reach back out to you.

Speaker speaker_1: Okay. Sounds good.

Speaker speaker_2: All right, but I did do that enrollment for your employee and spouse, okay? With the amount and stuff. I just wanted to keep, let you know regarding the second file.

Speaker speaker_1: I appreciate it.

Speaker speaker_2: All right. Well, um, if you don't answer, I'll just be leaving you a voice message and sending you an email.

Speaker speaker_1: Would this be the number that you're gonna be calling from?

Speaker speaker_2: Yes, sir.

Speaker speaker_1: Okay, uh, then yes, I will try to answer. Otherwise, yeah, I'll wait for the voicemail or the email.

Speaker speaker_2: Okay. All right. Have a nice day.

Speaker speaker_1: Thank you. You too.