

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Uh, yes, ma'am. I just got a text message saying that, um, I'm gonna be auto-enrolled and... Let me see. Let me go back and read it. Okay. Um, so we're the healthcare administrators for staff and agencies. There is some agencies that we administrate that do auto-enrollment for their new employees. Um, who do you work for? 'Cause it sounds like- CERH. CERH. Okay, yeah. So they auto-enroll their members into a preventative plan called the MEC TeleRx. This plan will cover, like, one physical visit a year, some vaccines, some cancer screenings, some STD screening and even some counseling, but it doesn't cover doctor visits if sick, hospitalization visits if injured, urgent care, emergency room, nor surgeries. Um, so if you don't want to be auto-enrolled into it, y- they give you 30 days from the day that you receive your first check to opt o- opt out, out of it before they auto-enroll you into it. Or if you do wanna enroll, you could enroll into that plan or any other additional plans that you wish to have, depending on how many you select, which ones they are and if you add dependents, has a lot to do with how much the weekly deductions for those selected plans are from your paycheck. And it is weekly deductions. Okay. And how much is this, the MEC or M-E-C? So, so different agencies have different prices for it. Um, I would have to get in your file to let you know how much the weekly deductions would be if you do decide to enroll. Um, I mean, I would probably wanna take insurance out, but this is probably something that I'm not interested in. Okay. So you want to opt out? Because it don't make no... Yes, ma'am. Okay. Um, what are the last four of your Social? 9185. Thank you. For security purposes, could you verify your full address and your date of birth? Um, I think the address on file is 20, uh, 2521 Big Creek Road, but I need to change that over to 2551. Okay. And then what was that- Big Creek Road. ... city and state? Uh, Selma, Alabama. And then your date of birth? 2/22/1985. Okay. Thank you. And then what was that new address that you wanted me to update it to? It's just the numbers. It's, um, it's... The address and all that's the same. It's just the first four numbers, and it's 2551. Okay. Big Creek Road. And then, um, what about the ZIP code? Is it the same? The same. Okay. Thank you. Okay. Then I have 205-353-4875 as your phone number. Uh, yes, ma'am. And then I have mudbaby07@gmail.com. Is that up to date? Yes, ma'am. Okay. And then due to the fact that the call's being recorded, you stated that you wanted to opt out from the auto-enrollment? For the, um, the TeleRit or TeleHiRix or whatever, the telephone thing. Okay. Yes, ma'am. Okay. I have already opted you out from the auto-enrollment. Um- Okay. If you do wish to enroll into any of the other plans though, let me see when your last day would be, if for some reason you do change your mind and wanna enroll. Um, give me one second. Let me pull that up. I mean, I would want prices and can you send me information on my email? Yes, ma'am. Yes, I can. Okay. So I, I can go ahead and send you the benefit guide.

That benefit guide is gonna show you all the plans that they offer, as well as the prices to those plans. Um, can I- Uh-huh. ... put you in a brief hold while I send you that information? Is that okay- Uh, yes, ma'am. ... if I send it to you? Yes, ma'am. Okay. I'll be right back. Thank you for your code. I went ahead and emailed you your, um, benefit guide to that email on file. Do you mind verifying- Yes. ... that you received it? Um, I haven't received it yet, so... Maybe- Sometimes it gets sent to your- This, this is amazing. ... um, spam or junk. I haven't received it yet. Thank you for contacting, um... They don't give me... Okay. It may have, it may be taking a minute to load. Um, it is the benefits in a card. Um- And then I attached the PDF, um, to it. So there should be a PDF attached, like at the top. Um, there is one at the bottom. I'm downloading that. Okay. Let's see. Yeah, this is it. And then if you want, I can go over the plans with you. Okay. I was gonna tell you that if you do want to enroll, the last day to do it would be on February the 7th, 'cause that's the last day that you would have, um... 'Cause if you pass that date, then you would have to wait in the month of August when they're within company open enrollment. But right now, you're technically within your personal enrollment period. Um, but if you want, I can go over the plans with you. Okay. Okay? Yeah, 'cause um... Yeah, that would help. So they offer different plans depending on how many you were to select, which ones they are, and if you add dependents, has a lot to do with how much the weekly deductions are from your paycheck. Um, were you looking into enrolling by yourself or with a dependent? It would be with my husband. Okay. Okay, so the first plan that I'm gonna go over is the preventative one. So that's the one that they auto-enroll you into, um, but I went ahead and opted you out, but you can always select it if you do want it. Um, so the Stay Healthy NEC Tele-RS is your preventative plan that would cover that one physical visit a year, some vaccines, some STD and cancer screenings, and even some counseling. It does require for you to stay within the network and only use your preferred providers to receive coverage. You do get prescription benefits with ElectPharm, and they offer a membership with Free RS, which gives you access to over 800 of the top 9% generic drugs prescribed in the US. This plan also includes virtual urgent care which offers medical assistance virtually with medical providers. But like I said earlier, the Stay Healthy NEC Tele-RS is only for your preventative services, meaning it's not gonna cover your doctor visits if sick, hospital visits if injured, urgent care, emergency room, nor surgeries. If you were to select the Stay Healthy NEC Tele-RS for employee and spouse, it would be a weekly deduction of \$21.70 from your paycheck. And then they offer two other medical plans called the VIPs. There's the VIP Standard and the VIP Classic. These plans don't require for you to stay within the network. You could either be within the network or out of the network and still receive coverage. They do also offer prescription benefits but with Pharmaville, which you can pay up to \$10, \$20, \$30 depending on the generic medication that you need. And for the non-generic, they do offer a discount. These two plans do also include the virtual urgent care, which offers medical assistance virtually with medical providers. And then between the Standard and the Classic, the Standard is the most basic one because it doesn't cover intensive care unit benefit, rehabilitation benefit, nor any preventative surgery, while your VIP Classic does. And the dollar amount that the Classic pays towards your hospital indemnity services is higher than the VIP Standard. So for example, for surgery and hospital, the VIP Standard only covers a flat fee of \$350 for a max of one day, while your VIP Classic would cover \$500 per day for a max of one day. For surgery and physician, the VIP Standard would cover \$125 per day for a max of two days, while your VIP Classic would cover \$250 per day for a max of two days. If you select between

the Standard and the Classic, the Standard for employee and spouse would be a weekly deduction of \$33.46, while your VIP Classic would be a weekly deduction of \$37.95. And then the two VIPs-... plans, those don't cover your preventative services. So they only cover doctor visits that's sick, hospital visits that's injured, urgent care, emergency room, and surgeries. But they do not cover your preventatives which would be considered like one physical visit a year, some vaccines, some STD and cancer screenings. Okay. Um, it looks like they don't offer a plan that covers both your preventative and your hospital indemnity. So if you did want to receive coverage with your preventative services as well as your hospital indemnity, you would have to pick the MEC TeleRx which is the one for preventatives and preventatives only and then one of the VIPs because it looks like they don't offer a fourth plan that covers those benefits. And then, of course, they do offer additional benefits like short-term disability for employee only for s- \$4.61. Vision for employee and spouse would be \$4.35. That one has its copays. For dental, employee and spouse, it would be a weekly deduction of \$8.02. Behavioral health for employee and spouse would be \$1.50. Term life or A and D for employee and spouse would be \$1.89 weekly and then 24 group accident for employee and spouse would be \$2.88 weekly. So it just depends on how many you get, which ones they are, if you have dependents, how much the weekly deductions are. And like I said- Mm-hmm. ... you do have 'til February 7th to give us a call if you're not sure what you want to be enrolled into. Yeah, um, I'm not re- so this is not like a major, the major- Correct. ... medical plan? No. Medical insurance. So would I be able to get, um, like, vision, dental and, um, like behavioral health or do I have to get that first and then I can add this other stuff on? Like if you could add, um, just those plans without getting a medical plan? You can, yeah, you can add, um, like any of the additional plans. You don't, like you're not forced into getting one of the medical plans if you don't want. Yeah, because, um, but if I got the medical plan, I would have to get- Dental, vision, in, in addition if you do want it on your coverage, because none of the medical plans that they offer includes dental, vision already. Oh. So- So you would have to add it in addition. And those have their separate deductions. But if I got, um, if I got the insurance, it will be already added? Or no? Um, what you mean by that? Um, just saying that if I got the, um, the bene- the... See, it's, it's saying that it's not a, like a major insurance company. Um, but if I got the VIP standard, how much would that be for me and my husband? For you and your husband for the VIP standard it would be a weekly deduction from your paycheck of \$33.46. Yeah. See, I can't do that right now. But if I just wanted to add, uh, vision, dental, nothing, say \$24 a month. Um, just what if I add vision and dental right now and then- So- ... could I go back and add? So the only times that you're, um, allowed to add new plans... So let's say you get enrolled into dental for employee and spouse which is \$8.02 and then vision for employee and spouse which is \$4.35, that's a weekly deduction of \$12.37. So let's say you enroll into this and then like, um, you call before February 7th- Mm-hmm. ... then you could add additional plans. But if you call after February 7th, they're going to tell you that you're gonna have to wait when the company's within company open enrollment to add any additional plans still in the month of August. Because the only time that you're eligible to enroll into benefits is within your first 30 days of receiving your first check which for you, your last day would be February 7th, or when the company is within their company open enrollment. Um, and then for surge, it's in the month of August. Okay. Um, I would just add vision and dental now and then I'll just kind of wait because just to see, um, just to read over some of this some more because I'm not really sure because only if even if I just got the, the stay healthy thing, I mean that

don't really include nothing. Mm-hmm. Okay. And I mean I don't even go to like- The doctor? I don't even really go to the doctor. It may be like once a year and if I paid, um, \$33 weekly- Mm-hmm. ... um, I'll be paying them more than what I would just pay one time at the doctors. Okay. Okay. Um, so do you, so do you allow surge staffing and do the weekly deduction of \$12.37 for your, the vision plan and the dental plan under employee and spouse?W- how much did you say, \$12? Is this \$8 worth? Yeah, \$12.37. Uh, yes, ma'am. Okay. Please allow one to two weeks for your employer to start making that deduction. Once you see the very first deduction come out of your paycheck of the \$12.37, the following Monday of that deduction is when you have active coverage. So, once you see that they finally took the \$12.37 from your paycheck, that following Monday of that deduction is when you have active coverage. And then by that first week, or your activation week, you should be getting your dental card and your vision card. And if for some reason you have like a doctor's appointment coming up and, um, you still don't have your cards, you're welcome to give us a call and we can go ahead and email you those cards via email once they're available. Okay. And then, um, what's this virtual primary care? Is that something to do with the v- the... Virtual primary care? Is this something I own? Um- So that's, that's... That would be- Me. ... separate in addition. So for virtual primary care, for employee and spouse would be \$6.99. And that's, um, virtual assistance with medical providers. And it has the, how much... I mean, do you know how much they pay on that or no? No, ma'am. Um, give me one second. Let me check real quick. Mm-hmm. Okay. Thank you for your hold. So for virtual primary care, includes the following services: urgent care 24/7, primary care, care navigation and care correlation, discount lines. Virtual primary care provides members with face-to-face visits with your physicians across devices. Members can connect with a physician by phone or video technology, enabling both the physician and member to experience the complete benefits of establishing relationship without stepping into a doctor's office. Primary care when used, management health conditions over time, medication management and ongoing refills, referrals to see specialists, build a relationship with a provider of your choice. And then if you were to get the, um, employee plus spouse, that's a weekly deduction of \$6.99. Mm-hmm. So that's for like just primary ca- primary care when, like... Yep. Mm-hmm, virtually. Over the phone. Yeah. Okay. No, I'll... I mean, I still got February's the 7th, right? Correct. Yes, ma'am. You have till the 7th. Um, that would be the last day that you would have to add any additional benefits. If you look over the package and you're like, "Nevermind, I think I do wanna add this and this," um, you would have till the 7th to call us and enroll into it. Because after the 7th- Okay. ... then you would have to wait until the month of August, whenever the company's within company open enrollment. Yeah. And then, but at any time you could cancel your plan because there's no regulation saying that you have to keep them. Um. There's not? But anytime you can cancel. But to add on or to add like a dependent, let's say like you wanna add like your family instead of like employee and spouse, um, you would have to do it within February 7th. Okay. Because after you would have to wait till August. All right. Because I know vision is something that I want now because I do wear contacts and glasses, so. Mm-hmm. Um, I know that will be what I need for sure. But if I just... And if I make any changes, I'll call before the 7th. Okay, that's fine. Did you want me to go over what it covers, the dental and the vision? Um, you can. Okay. So for, for the vision, I know there is copays. So the copay for an eye exam is only \$10, copay for lenses and frames is \$25, and your frame allowance is of \$130. For your dental, a preventative visit is covered at 100%. Something basic like a cleansing of the teeth is covered at 80%. Basic restorative, so

they find a cavity and got to fill it, that's covered at 80%. X-rays are covered at 80%. And your annual maximum is \$750. With the dental plan, you do have to give a one-time deductible of \$50 if you choose the individual plan, or if you were to choose a family plan of \$150. Okay. But that one ti- that's just a one-time deductible though. Okay. Um, so do they, they don't, they don't pay for like pulling a tooth or anything? So anything like specific like that, I would have to provide, um, the carrier's contact number and they will let you know if that service is covered or not 'cause I can- Oh, okay. ... I can really... Since we're just the administrators, I can really just go based off what the package tells me. Something specific like that, since it's not in there, I can't tell you if it is or isn't covered, um- Oh. ... 'cause I wouldn't be quite sure. Okay. But if you want, I can give you that phone number. Oh, it's, it's fine. I'll... I mean, I'm just still gonna, um, talk to my husband about the other insurance, the tele- the telehealth or whatever. Okay. And then, I'll just call back and then we can go from there. Okay. And then, I was gonna tell you, I also need your, um, husband's first and last name, birthday- Oh, Bo. ... and social. Mm-hmm. Okay. His, uh, first name is Bo, it's just B-O. Okay. His last name's Lepper. His date of birth is 9/1/1988. When you ready for his Social Security number I get to you? I'm ready. Um, 41... 416-31-1244. Okay. Thank you. Wait, hang on. Let me double-check 'cause it might be... See. His is four... Hold up. Let me make sure. Okay. 'Cause mine's 416, 41621, and I think his is 417. But let me just... Yeah. You're fine. Let me double-check. And then, you said his last name was Leopard? Like the animal? Lepper. L-E-P-P-E-R. Okay. Thank you. And then, I just erased the Social, um, just to make sure I get it down right- Good. ... 'cause I can't see the numbers when I type them. Okay. 417. Okay. 417, and then what was the rest? 31-1244. Okay. Thank you. All right. So now, you really just have to wait for them to start doing that first deduction. Once you see the first one, the following Monday's when you have active coverage. And then by that Thursday or Friday, you should be getting your, um, your card. Okay. Okay. And then- And, you did update the address? ... you have several steps. I'm sorry. Can you say that again? You did update the address? I did. Yeah. 2551- Okay. ... Big Bridge Road. Yes, ma'am? Mm-hmm. Yes, ma'am. All right. Thank you. You welcome. Have a nice day. Uh, you too.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker_1: Uh, yes, ma'am. I just got a text message saying that, um, I'm gonna be auto-enrolled and... Let me see. Let me go back and read it.

Speaker speaker_0: Okay. Um, so we're the healthcare administrators for staff and agencies. There is some agencies that we administrate that do auto-enrollment for their new employees. Um, who do you work for? 'Cause it sounds like-

Speaker speaker_1: CERH.

Speaker speaker_0: CERH. Okay, yeah. So they auto-enroll their members into a preventative plan called the MEC TeleRx. This plan will cover, like, one physical visit a year,

some vaccines, some cancer screenings, some STD screening and even some counseling, but it doesn't cover doctor visits if sick, hospitalization visits if injured, urgent care, emergency room, nor surgeries. Um, so if you don't want to be auto-enrolled into it, y- they give you 30 days from the day that you receive your first check to opt o- opt out, out of it before they auto-enroll you into it. Or if you do wanna enroll, you could enroll into that plan or any other additional plans that you wish to have, depending on how many you select, which ones they are and if you add dependents, has a lot to do with how much the weekly deductions for those selected plans are from your paycheck. And it is weekly deductions.

Speaker speaker_1: Okay. And how much is this, the MEC or M-E-C?

Speaker speaker_0: So, so different agencies have different prices for it. Um, I would have to get in your file to let you know how much the weekly deductions would be if you do decide to enroll.

Speaker speaker_1: Um, I mean, I would probably wanna take insurance out, but this is probably something that I'm not interested in.

Speaker speaker_0: Okay. So you want to opt out?

Speaker speaker_1: Because it don't make no... Yes, ma'am.

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

Speaker speaker_1: 9185.

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

Speaker speaker_1: Um, I think the address on file is 20, uh, 2521 Big Creek Road, but I need to change that over to 2551.

Speaker speaker_0: Okay. And then what was that-

Speaker speaker_1: Big Creek Road.

Speaker speaker_0: ... city and state?

Speaker speaker_1: Uh, Selma, Alabama.

Speaker speaker_0: And then your date of birth?

Speaker speaker_1: 2/22/1985.

Speaker speaker_0: Okay. Thank you. And then what was that new address that you wanted me to update it to?

Speaker speaker_1: It's just the numbers. It's, um, it's... The address and all that's the same. It's just the first four numbers, and it's 2551.

Speaker speaker_0: Okay.

Speaker speaker_1: Big Creek Road.

Speaker speaker_0: And then, um, what about the ZIP code? Is it the same?

Speaker speaker_1: The same.

Speaker speaker_0: Okay. Thank you. Okay. Then I have 205-353-4875 as your phone number.

Speaker speaker_1: Uh, yes, ma'am.

Speaker speaker_0: And then I have mudbaby07@gmail.com. Is that up to date?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay. And then due to the fact that the call's being recorded, you stated that you wanted to opt out from the auto-enrollment?

Speaker speaker_1: For the, um, the TeleRit or TeleHiRix or whatever, the telephone thing.

Speaker speaker_0: Okay. Yes, ma'am. Okay. I have already opted you out from the auto-enrollment. Um-

Speaker speaker_1: Okay.

Speaker speaker_0: If you do wish to enroll into any of the other plans though, let me see when your last day would be, if for some reason you do change your mind and wanna enroll. Um, give me one second. Let me pull that up.

Speaker speaker_1: I mean, I would want prices and can you send me information on my email?

Speaker speaker_0: Yes, ma'am. Yes, I can.

Speaker speaker_1: Okay.

Speaker speaker_0: So I, I can go ahead and send you the benefit guide. That benefit guide is gonna show you all the plans that they offer, as well as the prices to those plans. Um, can I-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... put you in a brief hold while I send you that information? Is that okay-

Speaker speaker_1: Uh, yes, ma'am.

Speaker speaker_0: ... if I send it to you?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay. I'll be right back. Thank you for your code. I went ahead and emailed you your, um, benefit guide to that email on file. Do you mind verifying-

Speaker speaker_2: Yes.

Speaker speaker_0: ... that you received it?

Speaker speaker_2: Um, I haven't received it yet, so... Maybe-

Speaker speaker_0: Sometimes it gets sent to your-

Speaker speaker_2: This, this is amazing.

Speaker speaker_0: ... um, spam or junk.

Speaker speaker_2: I haven't received it yet. Thank you for contacting, um... They don't give me... Okay. It may have, it may be taking a minute to load. Um, it is the benefits in a card. Um-

Speaker speaker_0: And then I attached the PDF, um, to it. So there should be a PDF attached, like at the top.

Speaker speaker_2: Um, there is one at the bottom. I'm downloading that.

Speaker speaker_0: Okay.

Speaker speaker_2: Let's see. Yeah, this is it.

Speaker speaker_0: And then if you want, I can go over the plans with you.

Speaker speaker_2: Okay.

Speaker speaker_0: I was gonna tell you that if you do want to enroll, the last day to do it would be on February the 7th, 'cause that's the last day that you would have, um... 'Cause if you pass that date, then you would have to wait in the month of August when they're within company open enrollment. But right now, you're technically within your personal enrollment period. Um, but if you want, I can go over the plans with you.

Speaker speaker_2: Okay.

Speaker speaker_0: Okay?

Speaker speaker_2: Yeah, 'cause um... Yeah, that would help.

Speaker speaker_0: So they offer different plans depending on how many you were to select, which ones they are, and if you add dependents, has a lot to do with how much the weekly deductions are from your paycheck. Um, were you looking into enrolling by yourself or with a dependent?

Speaker speaker_2: It would be with my husband.

Speaker speaker_0: Okay. Okay, so the first plan that I'm gonna go over is the preventative one. So that's the one that they auto-enroll you into, um, but I went ahead and opted you out, but you can always select it if you do want it. Um, so the Stay Healthy NEC Tele-RS is your preventative plan that would cover that one physical visit a year, some vaccines, some STD and cancer screenings, and even some counseling. It does require for you to stay within the network and only use your preferred providers to receive coverage. You do get prescription benefits with ElectPharm, and they offer a membership with Free RS, which gives you access to over 800 of the top 9% generic drugs prescribed in the US. This plan also includes virtual urgent care which offers medical assistance virtually with medical providers. But like I said earlier, the Stay Healthy NEC Tele-RS is only for your preventative services, meaning it's not gonna cover your doctor visits if sick, hospital visits if injured, urgent care, emergency room,

nor surgeries. If you were to select the Stay Healthy NEC Tele-RS for employee and spouse, it would be a weekly deduction of \$21.70 from your paycheck. And then they offer two other medical plans called the VIPs. There's the VIP Standard and the VIP Classic. These plans don't require for you to stay within the network. You could either be within the network or out of the network and still receive coverage. They do also offer prescription benefits but with Pharmaville, which you can pay up to \$10, \$20, \$30 depending on the generic medication that you need. And for the non-generic, they do offer a discount. These two plans do also include the virtual urgent care, which offers medical assistance virtually with medical providers. And then between the Standard and the Classic, the Standard is the most basic one because it doesn't cover intensive care unit benefit, rehabilitation benefit, nor any preventative surgery, while your VIP Classic does. And the dollar amount that the Classic pays towards your hospital indemnity services is higher than the VIP Standard. So for example, for surgery and hospital, the VIP Standard only covers a flat fee of \$350 for a max of one day, while your VIP Classic would cover \$500 per day for a max of one day. For surgery and physician, the VIP Standard would cover \$125 per day for a max of two days, while your VIP Classic would cover \$250 per day for a max of two days. If you select between the Standard and the Classic, the Standard for employee and spouse would be a weekly deduction of \$33.46, while your VIP Classic would be a weekly deduction of \$37.95. And then the two VIPs... plans, those don't cover your preventative services. So they only cover doctor visits that's sick, hospital visits that's injured, urgent care, emergency room, and surgeries. But they do not cover your preventatives which would be considered like one physical visit a year, some vaccines, some STD and cancer screenings.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, it looks like they don't offer a plan that covers both your preventative and your hospital indemnity. So if you did want to receive coverage with your preventative services as well as your hospital indemnity, you would have to pick the MEC TeleRx which is the one for preventatives and preventatives only and then one of the VIPs because it looks like they don't offer a fourth plan that covers those benefits. And then, of course, they do offer additional benefits like short-term disability for employee only for s- \$4.61. Vision for employee and spouse would be \$4.35. That one has its copays. For dental, employee and spouse, it would be a weekly deduction of \$8.02. Behavioral health for employee and spouse would be \$1.50. Term life or A and D for employee and spouse would be \$1.89 weekly and then 24 group accident for employee and spouse would be \$2.88 weekly. So it just depends on how many you get, which ones they are, if you have dependents, how much the weekly deductions are. And like I said-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... you do have 'til February 7th to give us a call if you're not sure what you want to be enrolled into.

Speaker speaker_1: Yeah, um, I'm not re- so this is not like a major, the major-

Speaker speaker_0: Correct.

Speaker speaker_1: ... medical plan?

Speaker speaker_0: No.

Speaker speaker_1: Medical insurance. So would I be able to get, um, like, vision, dental and, um, like behavioral health or do I have to get that first and then I can add this other stuff on?

Speaker speaker_0: Like if you could add, um, just those plans without getting a medical plan? You can, yeah, you can add, um, like any of the additional plans. You don't, like you're not forced into getting one of the medical plans if you don't want.

Speaker speaker_1: Yeah, because, um, but if I got the medical plan, I would have to get-

Speaker speaker_0: Dental, vision, in, in addition if you do want it on your coverage, because none of the medical plans that they offer includes dental, vision already.

Speaker speaker_1: Oh. So-

Speaker speaker_0: So you would have to add it in addition. And those have their separate deductions.

Speaker speaker_1: But if I got, um, if I got the insurance, it will be already added? Or no?

Speaker speaker_0: Um, what you mean by that?

Speaker speaker_1: Um, just saying that if I got the, um, the bene- the... See, it's, it's saying that it's not a, like a major insurance company. Um, but if I got the VIP standard, how much would that be for me and my husband?

Speaker speaker_0: For you and your husband for the VIP standard it would be a weekly deduction from your paycheck of \$33.46.

Speaker speaker_1: Yeah. See, I can't do that right now. But if I just wanted to add, uh, vision, dental, nothing, say \$24 a month. Um, just what if I add vision and dental right now and then-

Speaker speaker_0: So-

Speaker speaker_1: ... could I go back and add?

Speaker speaker_0: So the only times that you're, um, allowed to add new plans... So let's say you get enrolled into dental for employee and spouse which is \$8.02 and then vision for employee and spouse which is \$4.35, that's a weekly deduction of \$12.37. So let's say you enroll into this and then like, um, you call before February 7th-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... then you could add additional plans. But if you call after February 7th, they're going to tell you that you're gonna have to wait when the company's within company open enrollment to add any additional plans still in the month of August. Because the only time that you're eligible to enroll into benefits is within your first 30 days of receiving your first check which for you, your last day would be February 7th, or when the company is within their company open enrollment. Um, and then for surge, it's in the month of August.

Speaker speaker_1: Okay. Um, I would just add vision and dental now and then I'll just kind of wait because just to see, um, just to read over some of this some more because I'm not really sure because only if even if I just got the, the stay healthy thing, I mean that don't really include nothing.

Speaker speaker_0: Mm-hmm. Okay.

Speaker speaker_1: And I mean I don't even go to like-

Speaker speaker_0: The doctor?

Speaker speaker_1: I don't even really go to the doctor. It may be like once a year and if I paid, um, \$33 weekly-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... um, I'll be paying them more than what I would just pay one time at the doctors.

Speaker speaker_0: Okay.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, so do you, so do you allow surge staffing and do the weekly deduction of \$12.37 for your, the vision plan and the dental plan under employee and spouse?

Speaker speaker_1: W- how much did you say, \$12? Is this \$8 worth?

Speaker speaker_0: Yeah, \$12.37.

Speaker speaker_1: Uh, yes, ma'am.

Speaker speaker_0: Okay. Please allow one to two weeks for your employer to start making that deduction. Once you see the very first deduction come out of your paycheck of the \$12.37, the following Monday of that deduction is when you have active coverage. So, once you see that they finally took the \$12.37 from your paycheck, that following Monday of that deduction is when you have active coverage. And then by that first week, or your activation week, you should be getting your dental card and your vision card. And if for some reason you have like a doctor's appointment coming up and, um, you still don't have your cards, you're welcome to give us a call and we can go ahead and email you those cards via email once they're available.

Speaker speaker_1: Okay. And then, um, what's this virtual primary care? Is that something to do with the v- the...

Speaker speaker_0: Virtual primary care?

Speaker speaker_1: Is this something I own? Um-

Speaker speaker_0: So that's, that's... That would be-

Speaker speaker_1: Me.

Speaker speaker_0: ... separate in addition. So for virtual primary care, for employee and spouse would be \$6.99. And that's, um, virtual assistance with medical providers.

Speaker speaker_1: And it has the, how much... I mean, do you know how much they pay on that or no?

Speaker speaker_0: No, ma'am. Um, give me one second. Let me check real quick.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Okay. Thank you for your hold. So for virtual primary care, includes the following services: urgent care 24/7, primary care, care navigation and care correlation, discount lines. Virtual primary care provides members with face-to-face visits with your physicians across devices. Members can connect with a physician by phone or video technology, enabling both the physician and member to experience the complete benefits of establishing relationship without stepping into a doctorate office. Primary care when used, management health conditions over time, medication management and ongoing refills, referrals to see specialists, build a relationship with a provider of your choice. And then if you were to get the, um, employee plus spouse, that's a weekly deduction of \$6.99.

Speaker speaker_1: Mm-hmm. So that's for like just primary ca- primary care when, like...

Speaker speaker_0: Yep. Mm-hmm, virtually. Over the phone.

Speaker speaker_1: Yeah. Okay. No, I'll... I mean, I still got February's the 7th, right?

Speaker speaker_0: Correct. Yes, ma'am. You have till the 7th. Um, that would be the last day that you would have to add any additional benefits. If you look over the package and you're like, "Nevermind, I think I do wanna add this and this," um, you would have till the 7th to call us and enroll into it. Because after the 7th-

Speaker speaker_1: Okay.

Speaker speaker_0: ... then you would have to wait until the month of August, whenever the company's within company open enrollment.

Speaker speaker_1: Yeah.

Speaker speaker_0: And then, but at any time you could cancel your plan because there's no regulation saying that you have to keep them. Um.

Speaker speaker_1: There's not?

Speaker speaker_0: But anytime you can cancel. But to add on or to add like a dependent, let's say like you wanna add like your family instead of like employee and spouse, um, you would have to do it within February 7th.

Speaker speaker_1: Okay.

Speaker speaker_0: Because after you would have to wait till August.

Speaker speaker_1: All right. Because I know vision is something that I want now because I do wear contacts and glasses, so.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Um, I know that will be what I need for sure. But if I just... And if I make any changes, I'll call before the 7th.

Speaker speaker_0: Okay, that's fine. Did you want me to go over what it covers, the dental and the vision?

Speaker speaker_1: Um, you can.

Speaker speaker_0: Okay. So for, for the vision, I know there is copays. So the copay for an eye exam is only \$10, copay for lenses and frames is \$25, and your frame allowance is of \$130. For your dental, a preventative visit is covered at 100%. Something basic like a cleansing of the teeth is covered at 80%. Basic restorative, so they find a cavity and got to fill it, that's covered at 80%. X-rays are covered at 80%. And your annual maximum is \$750. With the dental plan, you do have to give a one-time deductible of \$50 if you choose the individual plan, or if you were to choose a family plan of \$150.

Speaker speaker_1: Okay.

Speaker speaker_0: But that one ti- that's just a one-time deductible though.

Speaker speaker_1: Okay. Um, so do they, they don't, they don't pay for like pulling a tooth or anything?

Speaker speaker_0: So anything like specific like that, I would have to provide, um, the carrier's contact number and they will let you know if that service is covered or not 'cause I can-

Speaker speaker_1: Oh, okay.

Speaker speaker_0: ... I can really... Since we're just the administrators, I can really just go based off what the package tells me. Something specific like that, since it's not in there, I can't tell you if it is or isn't covered, um-

Speaker speaker_1: Oh.

Speaker speaker_0: ... 'cause I wouldn't be quite sure.

Speaker speaker_1: Okay.

Speaker speaker_0: But if you want, I can give you that phone number.

Speaker speaker_1: Oh, it's, it's fine. I'll... I mean, I'm just still gonna, um, talk to my husband about the other insurance, the tele- the telehealth or whatever.

Speaker speaker_0: Okay.

Speaker speaker_1: And then, I'll just call back and then we can go from there.

Speaker speaker_0: Okay. And then, I was gonna tell you, I also need your, um, husband's first and last name, birthday-

Speaker speaker_1: Oh, Bo.

Speaker speaker_0: ... and social. Mm-hmm.

Speaker speaker_1: Okay. His, uh, first name is Bo, it's just B-O.

Speaker speaker_0: Okay.

Speaker speaker_1: His last name's Lepper. His date of birth is 9/1/1988. When you ready for his Social Security number I get to you?

Speaker speaker_0: I'm ready.

Speaker speaker_1: Um, 41... 416-31-1244.

Speaker speaker_0: Okay. Thank you.

Speaker speaker_1: Wait, hang on. Let me double-check 'cause it might be... See. His is four... Hold up. Let me make sure.

Speaker speaker_0: Okay.

Speaker speaker_1: 'Cause mine's 416, 41621, and I think his is 417. But let me just...

Speaker speaker_0: Yeah. You're fine.

Speaker speaker_1: Let me double-check.

Speaker speaker_0: And then, you said his last name was Leopard? Like the animal?

Speaker speaker_1: Lepper. L-E-P-P-E-R.

Speaker speaker_0: Okay. Thank you. And then, I just erased the Social, um, just to make sure I get it down right-

Speaker speaker_1: Good.

Speaker speaker_0: ... 'cause I can't see the numbers when I type them.

Speaker speaker_1: Okay. 417.

Speaker speaker_0: Okay. 417, and then what was the rest?

Speaker speaker_1: 31-1244.

Speaker speaker_0: Okay. Thank you. All right. So now, you really just have to wait for them to start doing that first deduction. Once you see the first one, the following Monday's when you have active coverage. And then by that Thursday or Friday, you should be getting your, um, your card.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay. And then-

Speaker speaker_1: And, you did update the address?

Speaker speaker_0: ... you have several steps. I'm sorry. Can you say that again?

Speaker speaker_1: You did update the address?

Speaker speaker_0: I did. Yeah. 2551-

Speaker speaker_1: Okay.

Speaker speaker_0: ... Big Bridge Road.

Speaker speaker_1: Yes, ma'am?

Speaker speaker_0: Mm-hmm. Yes, ma'am.

Speaker speaker_1: All right. Thank you.

Speaker speaker_0: You welcome. Have a nice day.

Speaker speaker_1: Uh, you too.