

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, hello. Um, my name is Trent. I'm trying to make an account, so I could enroll with benefits through my employer. And it... every time I try to make an account, it says that, "I... there's an existing account on it with my email." And then, when I try to recover the password, it says that it doesn't exist. Okay. Um, I can help you do the enrollment over the phone. What staffing agency- That works. ... do you work for? Yeah, Sierra Staffing. And what are the last four of your Social? Three, six, nine, four. What's your first and last name? Trent Dewese. And, uh- For security- ... my last name is- ... pur- Huh? Um, for security- Oh, uh, oh, sorry. ... pur- Sorry. My bad. It's okay. Is it D-E-W-E-G-H-E? D-E-W-E-E-S-E. Mm-hmm. Yeah, that's what I have. Okay, I... I'm surprised. Yeah, no, a lot of people don't get that right, but yeah, no, th-... nice. And then, um, for security purposes, could you verify your address as well as your date of birth? Uh, yeah. Let me get the address real quick. 3800 North El Mirage Road, Avondale, AZ 85392, Apartment 4212. And what's your date of birth? August 20th, 2000. Okay, thank you. Is your phone number still 480-262-8505? That is correct. And then, I have your first name, last name, 86 at gmail.com? Yes, that's my Gmail. Okay. All right. So, do you know what you wanna enroll into already, or do you want me to go over the plans with you? Can you go over the plans with me? I couldn't see them. Yes. Yes, I can. Um, do you want me to send you the benefit guide? So what that guide has, it has all the plans that they offer, as well as the prices for those plans. So if you want, I can send it to your email, and I can go over the plans with you once you receive the guide. Yeah, that works. You can send me the email. Okay. I went ahead and emailed that to you. Do you mind verifying that you received it? It should come from an email that says info@benefitsinacard.com. Okay, let me... go on my email real quick. Yes, I got the email. Okay. So if you open that PDF, it's gonna show you all the plans. And if you want, I can go ahead and start going over them. Yeah. Yeah, you can do that. Okay, so the first plan that I'm gonna go over is called the Stay Healthy NEC Tele-Rx. That plan is only a preventative plan, so it's only gonna cover, like, one physical visit a year, some vaccinations, like the tetanus shot, some STD screenings and some cancer screenings. So it's only gonna cover your preventative services, and it's not gonna cover any doctor visits if you were... Hospital visit if you were to get injured, urgent care, emergency room, nor surgery. So it's only for preventative services. So this one's called the Stay Healthy NEC Tele-Rx. It also requires you to only use their preferred providers to receive coverage. So you do have to stay within the... And it does offer, um, prescription benefits through Alexar. And it also includes virtual urgent care, which it gives you medical assistance with medical providers virtually, as well as it includes... Free Rx was gi-... offers you a membership to give you access to over 800 of the top 90% generic drugs prescribed in the US for, like, a cheaper

price. And like I said earlier, the Stay Healthy plan is only for your preventative services, okay? So if you were gonna choose this plan for an employee, you would be paying a weekly deduction from your paycheck of \$17.96. Then they also do offer two other medical plans. These are called the VIPs. There's the VIP Standard and the VIP Plus. For these two plans, these are the ones that would cover your doctor visits if you get sick, your hospital visits, urgent care visits, emergency room visits, and even some surgeries. But they don't cover what the Stay Healthy covers, so it... they don't cover your preventative services, and these are only hospital indemnity plans, okay? So your two VIPs. With these two, you're not required to only use their preferred providers. You could stay within the network or- or go outside of the network to receive coverage. They also offer through PharmaVille. You can pay up to \$10, \$20, \$30 for your generic medication and for your non-generic, they offer discounts. These two plans also include virtual urgent care, which offers medical assistance virtually with medical providers. These two plans also include behavior health and virtual primary care. The main differences between the standard and the plus is that the standard does not cover intensive care, rehabilitation, nor any preventive surgery that you may inquire, while the VIP+ does. Um, so it does cover those four areas and also the VIP+ will cover a higher dollar amount, depending on what service you go for. Um, so for example, for hospital confinement benefit, the VIP standard covers \$50 per day for a max of 30 days, while the VIP+ would cover \$100 per day for a max of 30 days. For surgery and hospital, the standard only covers \$250 per day for a max of one day, while the VIP+ will cover \$1,000 per day for a max of one day. So, that dollar amount is different as well as the plus offers more services than the VIP standard. If you were to select between those two, the standard for employee would be a weekly deduction of \$23.02 from your paycheck. Or if you were to select the VIP+, which is the one that covers a little bit more, for employee that would be a weekly deduction of \$36.97. You're also allowed to choose, let's say you want the Stay Healthy 'cause you want to be covered with your preventative services, you're allowed to choose that one as well as one of the VIPs. But it's def- it's just your choice really. And then they also offer four additional benefit, oh I'm sorry, five additional benefits which is considered short-term disability, dental, vision, term life and ID Social Plus, which is identity protection. Um, those five also have their separate deductions. Um, did you have questions about any of the plans? Yeah, so what- what- which ones would... 'Cause I- I would like to try to get like, uh, medical, vision and dental, like basically all three of them. Okay. Uh... Did you know which one of the medical, because keep in mind they offer three medical plans. The Stay Healthy is the one that would only cover preventative services. So, in other words, like your annuals and only that, only like once a tw- twice a year, some vaccines, some STD screenings, some cancer screenings. But it doesn't cover doctor visits. If you were to get sick or go to the hospital emergency, it doesn't cover none of that. And then your VIPs cover, um, your hospital visits, but they don't cover preventative. So if I- if I What's the... What's preventative? So preventative would be... I would look at it like something that prevents a disease, something, like preventative would technically be like a physical because you're not sick. Anything before you're actually sick and a problem occurs, that's preventative. So stay, it's kind of in the name, Stay Healthy. Mm-hmm. Oh, I see. So if you- I, okay, I see what you're saying, that preventative- And then... ... is only with Stay Healthy. Yeah, it's like... Yeah, 'cause I know some people they don't really... They say they don't really get sick so they don't get the VIPs because those are actually the ones that if you were to get sick and go to the doctor, those are the ones that

would cover, um, like those visits, hospital visits, urgent care, emergency room. Just the only thing with the VIPs is they don't cover your preventative care. So they don't cover what the Stay Healthy covers. So like, if you need to go get a physical, your b- and you only have the VIPs, that wouldn't be covered. Now if you were to get the Stay Healthy and one of the VIPs, you would have your preventative services as well as your hospital indemnity, which is the two VIPs. But it's- it's just your choice. The- the weekly deduction really depends on how many plans you choose as well as which ones, as well as if you add dependents. Does that make sense? Does it make a little bit more sense? Yeah, yeah, I... Yeah, I got you. Mm-hmm. Okay. I'm also just looking at the summaries, the little chart. And then the standard, the differences between the standard and the plus, is that the standard is the basic one when it comes to the hospital indemnity area because it doesn't cover your hos- your intensive care, rehabilitation or preventive surgeries. And then the plus does cover those four areas and it pays a little bit more towards that bill... Okay. ... than the stan- And then the Stay Healthy is only like for preventative services, so they don't cover any of the hospital area. And then am I able to ever like come back and like change plans if I need it or would I have to wait some type of period? So, the only periods you're able to add any plans are within two periods. So, the first period, they consider your personal open enrollment, which is the first 30 days after you receive your first check. Uh-huh. And, or when comp- the company's in company open enrollment period, which they're in company open enrollment period right now. That's why you're eligible. Because their company open enrollment started on the 9th, so yesterday. And it looks like it ends in January, but let me see what day. It ends on the 3rd of January, so you have until the 3rd to enroll. Let's say you're not sure yet what you wanna enroll into, that's fine. You still have till January 3rd, would be your last day to give us a call and actually enroll because if you, let's say, call on the 5th, which is on a Monday, they're gonna tell you that you have to wait for the next company open enrollment period. And it's normally around the same month every year, so it would be, what, like December of 2025 up until January of 2026. Usually around the same month every year. But you have till the 3rd of January to make a decision if you're not so sure. Just remember, the Stay Healthy is for preventative services only. Your two VIPs are the ones that actually do cover your doctor visits if you were to get sick, urgent care, emergency room, hospital services. Um, but they don't cover your preventative services. Um, you are allowed to choose the MEC, Stay Healthy, and one of the VIPs if you're looking into having both preventative services covered and your hospital indemnity services covered, or you could just choose one. It's, it's really your, just your choice and how often you really go to the doctor. Um, like you have to- Yeah. I would, I would, I would say like, I would go like... I, I, I just need to go get like a physical. I don't really get sick or hurt or anything like that. Gotcha. So- So the one that would cover like one physical visit a year, that's like preventative. Um, that would be your Stay Healthy. Just keep in mind, the Stay Healthy only covers preventative services. So let's say you get sick and go to the doctor with that plan, they're gonna tell you it's not covered, because it's only for preventative services. Anything that prevents a disease. Not when you're sick already. Right. All right. Then I, I'd say I get the... Would the standard cover like, if I go get like a physical and stuff? So remember, the VIPs only cover doctor visits if you're already sick, hospital visits if you were to get injured, urgent care, emergency room, and surgeries. It doesn't cover preventative services and physic- like one physical visit a year, that would be considered a preventative service. Oh, okay. Okay. I got you. So... Mm, because it prevents... 'Cause when you go to

get a physical, they're rarely seeing if you have a disease. You're not really sick. It's for like, to see if you have anything. And that's preventative. Okay. And, uh, yeah, I'll just do the Stay Healthy. Okay. Did you wanna do the employee only or did you wanna add like a spouse, a child or the family plan? Uh, just the employee. Okay. Did you wanna add anything else? That leaves one of the, that leaves the two VIPs, dental, short-term disability, term life, vision and the ID, the identity theft protection? Or did you just wanna do um, the MEC? I'd say I want to do, uh... I know vision and dental. What's the short term and all that? So short-term disability is if you were to get hurt and couldn't work anymore. Um, the first, the ele- elimination period is seven days, so that means that the first seven days, they don't pay them. Uh, then the benefit period is 90 days. Benefit amount is \$650 per month. So the first seven days you wouldn't get paid, and then after that the benefit period is for 90 days. Benefit amount is \$650 uh, per month. And it's available for all employees working 20 hours or more per week. Employee deduction would be \$3.94. So that means like I'll, I'll get paid for like missing days if I get hurt? Yes, and then the first seven days, you wouldn't. That's what the elimination period means, that the first seven days, they're not gonna pay you for those days. After those seven days, they would, and then the period, the benefit period is only 90 days. Yeah. I, I'll just do vision and dental. Okay. Um, and then do you want me to go over what those plans cover just so that you're like aware? Yeah. Okay. So for dental, a preventative visit would be covered at 100%. Anything basic, like, if they gotta clean your teeth, that's covered at 80%. Basic rest- or active, so if you have a cavity and they gotta fill it, that would be covered at 80%. If they gotta take X-rays, that would be covered at 80%. And your annual maximum is \$500. And for your dental plan, you would have to give a one-time deductible. Um, but that deductible, you only have to give once. And if you choose the employee plan, that would be a \$50. If you choose the family plan, that would be a \$150. But I'm guessing you're gonna do employee only, right? How'd you know? But yeah. Yeah. Okay. So it would be a \$50. Um, but that deductible you really just have to give once. And then for vision, there's copays in that area. So the copay for an eye exam is only a \$10. The copay for losi- lenses and frames would be a \$25. And your frame allowance is \$130. For employee, that would be a weekly deduction of \$2.14 from your paycheck. Yeah. I'll do the employee on that one too, please. Okay. Um, so your total for dental, vision and the Stay Healthy plan comes out to be \$23.73 from your paycheck weekly. Um, do you allow Tara Services to make that weekly deduction for those three selected plans? Yes. Okay. All right. Um, let me verify to see if there's a effective date, 'cause some agencies have effective dates for their plan. So let me verify if Tara has an effective date for those plans so that I can inform you. Yes. So your plan has an effective date of December 23rd. So please allow one or two weeks for your... that deduction. Once you see that very first deduction, the following Monday is when you have active coverage, but your plan does have an effective date of December 23rd. Okay? And then that first week that you have active coverage, you should be receiving your cards. So that first week, once you have active coverage, you're gonna get a dental card, a vision card and then your preventative card. And then if for some reason you have a doctor's appointment that week, of your activation week, and you still don't have your cards, you're welcome to give us a call and we can email you the cards via email so that you can have that information. You said that, uh, my, uh, my weekly bill would be like 20... like, \$24 or 23 and some change? It's, it's \$23.73. Can you add the... Mm-hmm. ... the VIP Standard to my health? Yes. Okay. And then you wanted the Standard, right? I didn't expect it to be so... Yeah, the Standard and, uh, the... and the Stay Healthy. So I

have both of them? Okay. So the VIP Standard for employee only, that would be \$23.02 from your paycheck. That's a new total of \$46.75 weekly. Do you allow Tara Services to make that weekly deduction for those selected plans? Yes, that's fine. Okay. And like I said earlier, um, your plan has an effective date of the 23rd. Okay? So you should be seeing a deduction from your paycheck prior to that effective date. And then I'm trying to, uh, find out my login information to the app, or would I need that? So I don't have access to the... to those apps because we're just the healthcare administrators. So if you need help enrolling, this is the number you call. I don't have access to those accounts because we do administrate different agencies around the nation. Um, the agency that you work for is one of them, but we don't have access to those websites. Okay. And then so, like, if I was needing, like... if I had to call, like, uh, like customer service and stuff, would you recommend calling that number on the website? You call this number. Oh, I call this number? Oh, um, regarding your... it's regarding your benefits, you would call this number. But if it's about logging in, I would reach out to Tara because I'm not really sure with the website. I know if you have questions about your benefits or if you want to, like, drop any or add, um, dependents and stuff like that, this is the number you would call. Okay. Gotcha. Gotchu. But if it's about the website- Uh- ... that I wouldn't be able to help you with. Okay. Yeah, no worries. Uh, I'll, I'll, I'll, I'll ask Tara. She probably, she probably know. Okay. Also, I got, uh, another question too. Mm-hmm. Uh, let's say, like, after I get hired onto a... to another company that- Mm-hmm. ... Tara placed me at? Mm-hmm. And I decide... Would, would my benefits here end so I could do my company's benefits? Mm-mm. Is that how that works? Okay. Oh, yeah. Yeah. I figured you were gonna ask me that one, yeah. Um, so, let's say that you still wanna keep these benefits, you can make up to four direct payments. Because the way that you keep these benefits is by, um, getting deductions out of your paycheck. So, if you don't work with them anymore, the plan automatically cancels <inaudible this week that we don't receive a deduction out of your paycheck. So with five- Oh, okay. ... consecutive, um, no deductions being received from your paycheck, specifically on the fifth week, it cancels it out. But let's say you like these benefits and you want to continue to be covered, um, you can make up to four direct payments. And by the fifth week that they don't specifically get a deduction out of your paycheck, you go into something called COBRA Enrollment. That's a different department, but you're welcome to give us a call and we can transfer you if you, for some reason, still want those benefits. By the fifth week that they don't specifically get a deduction out of your paycheck, you go into something called COBRA Enrollment. And from there, you can reach out to them to see if you're eligible to maintain those specific benefits. Does that make sense? So, by the fifth week- Yeah. ... that they don't specifically get a deduction out of your paycheck, they cancel it out. Or if you still want to keep having those particular benefits after, like, you're done working with them, continue making up to four direct payments, and by the fifth week, you go into COBRA and you can reach out to them to see if it's possible that you can still keep them. Which I'm pretty sure I can check real quick if you want me to. Um, because there are certain plans that do fall under COBRA and you're eligible to still keep them. But like I said, that is a different department, um, 'cause there has been times that people do still want to keep their plans even after they get hired on with somebody else, and they make up to four direct payments to keep them active for four weeks, right? But by... Either way, but by the fifth week that we don't get a payment from your paycheck specifically, you go into that COBRA enrollment, um, list. And from there, they can contact COBRA to see if they can still keep those specific plans. And for Tara, um, it looks like

the plans, the dental, vision, the MEC, and the VIP do fall under COBRA. Um, but like I said, it's, it's really just your choice. And I was gonna- Okay. ... also let you know that for the VIP Standard, um, that <inaudible gets mailed out to the members. If you do want a physical copy, you're welcome to give us a call that week of your activation and we can go ahead and put in a request. But for us to request it, you would have to be active already, okay? But you're definitely gonna get your dental, vision, and MEC card first. And then you're welcome to give us a call if you do want a physical of your VIP Standard card, and we'll put that request in. Okay. So once, uh, once it's activated, then I can put the request? Correct. Yeah, 'cause you have to be active in their system for us to request it. Okay. Gotcha. So I will just be getting the stay healthy vision and dental? Yes, correct. And then, once you... Honestly, the coverage becomes effective on the 23rd. Um, so you're welcome to give us a call and we can put that request in. Okay, yeah. That's perfect. Yeah, I'll, I'll definitely give you guys a call back when, uh, when it's active. Okay, yes. And then, um, I don't know if you have any more questions. Just keep in mind that you have till January the 3rd to add any more. Because at any time, you can cancel 'cause they don't have any, um, restrictions. But to add anything, you would have to do it before the 3rd. Okay. Yeah. That's perfect. Did you have any questions? No, no, I have no questions. You did a good job. Thank you. You're welcome. Thank you. Um, well, I hope you have a great day. You too. Stay safe. Thank you.

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 Stephanie. How can I assist you?

Speaker speaker_2: Uh, hello. Um, my name is Trent. I'm trying to make an account, so I could enroll with benefits through my employer. And it... every time I try to make an account, it says that, "I... there's an existing account on it with my email." And then, when I try to recover the password, it says that it doesn't exist.

Speaker speaker_1: Okay. Um, I can help you do the enrollment over the phone. What staffing agency-

Speaker speaker_2: That works.

Speaker speaker_1: ... do you work for?

Speaker speaker_2: Yeah, Sierra Staffing.

Speaker speaker_1: And what are the last four of your Social?

Speaker speaker_2: Three, six, nine, four.

Speaker speaker_1: What's your first and last name?

Speaker speaker_2: Trent Dewese. And, uh-

Speaker speaker_1: For security-

Speaker speaker_2: ... my last name is-

Speaker speaker_1: ... pur-

Speaker speaker_2: Huh?

Speaker speaker_1: Um, for security-

Speaker speaker_2: Oh, uh, oh, sorry.

Speaker speaker_1: ... pur-

Speaker speaker_2: Sorry. My bad.

Speaker speaker_1: It's okay. Is it D-E-W-E-G-H-E?

Speaker speaker_2: D-E-W-E-E-S-E.

Speaker speaker_1: Mm-hmm. Yeah, that's what I have.

Speaker speaker_2: Okay, I-... I'm surprised. Yeah, no, a lot of people don't get that right, but yeah, no, th-... nice.

Speaker speaker_1: And then, um, for security purposes, could you verify your address as well as your date of birth?

Speaker speaker_2: Uh, yeah. Let me get the address real quick. 3800 North El Mirage Road, Avondale, AZ 85392, Apartment 4212.

Speaker speaker_1: And what's your date of birth?

Speaker speaker_2: August 20th, 2000.

Speaker speaker_1: Okay, thank you. Is your phone number still 480-262-8505?

Speaker speaker_2: That is correct.

Speaker speaker_1: And then, I have your first name, last name, 86 at gmail.com?

Speaker speaker_2: Yes, that's my Gmail.

Speaker speaker_1: Okay. All right. So, do you know what you wanna enroll into already, or do you want me to go over the plans with you?

Speaker speaker_2: Can you go over the plans with me? I couldn't see them.

Speaker speaker_1: Yes. Yes, I can. Um, do you want me to send you the benefit guide? So what that guide has, it has all the plans that they offer, as well as the prices for those plans. So if you want, I can send it to your email, and I can go over the plans with you once you receive the guide.

Speaker speaker_2: Yeah, that works. You can send me the email.

Speaker speaker_1: Okay. I went ahead and emailed that to you. Do you mind verifying that you received it? It should come from an email that says info@benefitsinacard.com.

Speaker speaker_2: Okay, let me... go on my email real quick. Yes, I got the email.

Speaker speaker_1: Okay. So if you open that PDF, it's gonna show you all the plans. And if you want, I can go ahead and start going over them.

Speaker speaker_2: Yeah. Yeah, you can do that.

Speaker speaker_1: Okay, so the first plan that I'm gonna go over is called the Stay Healthy NEC Tele-Rx. That plan is only a preventative plan, so it's only gonna cover, like, one physical visit a year, some vaccinations, like the tetanus shot, some STD screenings and some cancer screenings. So it's only gonna cover your preventative services, and it's not gonna cover any doctor visits if you were... Hospital visit if you were to get injured, urgent care, emergency room, nor surgery. So it's only for preventative services. So this one's called the Stay Healthy NEC Tele-Rx. It also requires you to only use their preferred providers to receive coverage. So you do have to stay within the... And it does offer, um, prescription benefits through Alexar. And it also includes virtual urgent care, which it gives you medical assistance with medical providers virtually, as well as it includes... Free Rx was gi-... offers you a membership to give you access to over 800 of the top 90% generic drugs prescribed in the US for, like, a cheaper price. And like I said earlier, the Stay Healthy plan is only for your preventative services, okay? So if you were gonna choose this plan for an employee, you would be paying a weekly deduction from your paycheck of \$17.96. Then they also do offer two other medical plans. These are called the VIPs. There's the VIP Standard and the VIP Plus. For these two plans, these are the ones that would cover your doctor visits if you get sick, your hospital visits, urgent care visits, emergency room visits, and even some surgeries. But they don't cover what the Stay Healthy covers, so it-... they don't cover your preventative services, and these are only hospital indemnity plans, okay? So your two VIPs. With these two, you're not required to only use their preferred providers. You could stay within the network or- or go outside of the network to receive coverage. They also offer through PharmaVille. You can pay up to \$10, \$20, \$30 for your generic medication and for your non-generic, they offer discounts. These two plans also include virtual urgent care, which offers medical assistance virtually with medical providers. These two plans also include behavior health and virtual primary care. The main differences between the standard and the plus is that the standard does not cover intensive care, rehabilitation, nor any preventive surgery that you may in- inquire, while the VIP+ does. Um, so it does cover those four areas and also the VIP+ will cover a higher dollar amount, depending on what service you go for. Um, so for example, for hospital confinement benefit, the VIP standard covers \$50 per day for a max of 30 days, while the VIP+ would cover \$100 per day for a max of 30 days. For surgery and hospital, the standard only covers \$250 per day for a max of one day, while the VIP+ will cover \$1,000 per day for a max of one day. So, that dollar amount is different as well as the plus offers more services than the VIP standard. If you were to select between those two, the standard for employee would be a weekly deduction of \$23.02 from your paycheck. Or if you were to select the VIP+, which is the one that covers a little bit more, for employee that would be a weekly deduction of \$36.97. You're also allowed to choose, let's say you want the Stay Healthy 'cause you want to be covered with your preventative services, you're allowed to choose that one as well as one of

the VIPs. But it's def- it's just your choice really. And then they also offer four additional benefit, oh I'm sorry, five additional benefits which is considered short-term disability, dental, vision, term life and ID Social Plus, which is identity protection. Um, those five also have their separate deductions. Um, did you have questions about any of the plans?

Speaker speaker_2: Yeah, so what- what- which ones would... 'Cause I- I would like to try to get like, uh, medical, vision and dental, like basically all three of them.

Speaker speaker_1: Okay.

Speaker speaker_2: Uh...

Speaker speaker_1: Did you know which one of the medical, because keep in mind they offer three medical plans. The Stay Healthy is the one that would only cover preventative services. So, in other words, like your annuals and only that, only like once a tw- twice a year, some vaccines, some STD screenings, some cancer screenings. But it doesn't cover doctor visits. If you were to get sick or go to the hospital emergency, it doesn't cover none of that. And then your VIPs cover, um, your hospital visits, but they don't cover preventative. So if I- if I

Speaker speaker_2: What's the... What's preventative?

Speaker speaker_1: So preventative would be... I would look at it like something that prevents a disease, something, like preventative would technically be like a physical because you're not sick. Anything before you're actually sick and a problem occurs, that's preventative. So stay, it's kind of in the name, Stay Healthy.

Speaker speaker_2: Mm-hmm. Oh, I see.

Speaker speaker_1: So if you-

Speaker speaker_2: I, okay, I see what you're saying, that preventative-

Speaker speaker_1: And then...

Speaker speaker_2: ... is only with Stay Healthy.

Speaker speaker_1: Yeah, it's like... Yeah, 'cause I know some people they don't really... They say they don't really get sick so they don't get the VIPs because those are actually the ones that if you were to get sick and go to the doctor, those are the ones that would cover, um, like those visits, hospital visits, urgent care, emergency room. Just the only thing with the VIPs is they don't cover your preventative care. So they don't cover what the Stay Healthy covers. So like, if you need to go get a physical, your b- and you only have the VIPs, that wouldn't be covered. Now if you were to get the Stay Healthy and one of the VIPs, you would have your preventative services as well as your hospital indemnity, which is the two VIPs. But it's- it's just your choice. The- the weekly deduction really depends on how many plans you choose as well as which ones, as well as if you add dependents. Does that make sense? Does it make a little bit more sense?

Speaker speaker_2: Yeah, yeah, I... Yeah, I got you.

Speaker speaker_1: Mm-hmm. Okay.

Speaker speaker_2: I'm also just looking at the summaries, the little chart.

Speaker speaker_1: And then the standard, the differences between the standard and the plus, is that the standard is the basic one when it comes to the hospital indemnity area because it doesn't cover your hos- your intensive care, rehabilitation or preventive surgeries. And then the plus does cover those four areas and it pays a little bit more towards that bill...

Speaker speaker_2: Okay.

Speaker speaker_1: ... than the stan- And then the Stay Healthy is only like for preventative services, so they don't cover any of the hospital area.

Speaker speaker_2: And then am I able to ever like come back and like change plans if I need it or would I have to wait some type of period?

Speaker speaker_1: So, the only periods you're able to add any plans are within two periods. So, the first period, they consider your personal open enrollment, which is the first 30 days after you receive your first check.

Speaker speaker_2: Uh-huh.

Speaker speaker_1: And, or when comp- the company's in company open enrollment period, which they're in company open enrollment period right now. That's why you're eligible. Because their company open enrollment started on the 9th, so yesterday. And it looks like it ends in January, but let me see what day. It ends on the 3rd of January, so you have until the 3rd to enroll. Let's say you're not sure yet what you wanna enroll into, that's fine. You still have till January 3rd, would be your last day to give us a call and actually enroll because if you, let's say, call on the 5th, which is on a Monday, they're gonna tell you that you have to wait for the next company open enrollment period. And it's normally around the same month every year, so it would be, what, like December of 2025 up until January of 2026. Usually around the same month every year. But you have till the 3rd of January to make a decision if you're not so sure. Just remember, the Stay Healthy is for preventative services only. Your two VIPs are the ones that actually do cover your doctor visits if you were to get sick, urgent care, emergency room, hospital services. Um, but they don't cover your preventative services. Um, you are allowed to choose the MEC, Stay Healthy, and one of the VIPs if you're looking into having both preventative services covered and your hospital indemnity services covered, or you could just choose one. It's, it's really your, just your choice and how often you really go to the doctor. Um, like you have to-

Speaker speaker_2: Yeah. I would, I would, I would say like, I would go like... I, I, I just need to go get like a physical. I don't really get sick or hurt or anything like that.

Speaker speaker_1: Gotcha.

Speaker speaker_2: So-

Speaker speaker_1: So the one that would cover like one physical visit a year, that's like preventative. Um, that would be your Stay Healthy. Just keep in mind, the Stay Healthy only covers preventative services. So let's say you get sick and go to the doctor with that plan, they're gonna tell you it's not covered, because it's only for preventative services. Anything

that prevents a disease. Not when you're sick already.

Speaker speaker_2: Right. All right. Then I, I'd say I get the... Would the standard cover like, if I go get like a physical and stuff?

Speaker speaker_1: So remember, the VIPs only cover doctor visits if you're already sick, hospital visits if you were to get injured, urgent care, emergency room, and surgeries. It doesn't cover preventative services and physic- like one physical visit a year, that would be considered a preventative service.

Speaker speaker_2: Oh, okay. Okay. I got you. So...

Speaker speaker_1: Mm, because it prevents... 'Cause when you go to get a physical, they're rarely seeing if you have a disease. You're not really sick. It's for like, to see if you have anything. And that's preventative.

Speaker speaker_2: Okay. And, uh, yeah, I'll just do the Stay Healthy.

Speaker speaker_1: Okay. Did you wanna do the employee only or did you wanna add like a spouse, a child or the family plan?

Speaker speaker_2: Uh, just the employee.

Speaker speaker_1: Okay. Did you wanna add anything else? That leaves one of the, that leaves the two VIPs, dental, short-term disability, term life, vision and the ID, the identity theft protection? Or did you just wanna do um, the MEC?

Speaker speaker_2: I'd say I want to do, uh... I know vision and dental. What's the short term and all that?

Speaker speaker_1: So short-term disability is if you were to get hurt and couldn't work anymore. Um, the first, the ele- elimination period is seven days, so that means that the first seven days, they don't pay them. Uh, then the benefit period is 90 days. Benefit amount is \$650 per month. So the first seven days you wouldn't get paid, and then after that the benefit period is for 90 days. Benefit amount is \$650 uh, per month. And it's available for all employees working 20 hours or more per week. Employee deduction would be \$3.94.

Speaker speaker_2: So that means like I'll, I'll get paid for like missing days if I get hurt?

Speaker speaker_1: Yes, and then the first seven days, you wouldn't. That's what the elimination period means, that the first seven days, they're not gonna pay you for those days. After those seven days, they would, and then the period, the benefit period is only 90 days.

Speaker speaker_2: Yeah. I, I'll just do vision and dental.

Speaker speaker_1: Okay. Um, and then do you want me to go over what those plans cover just so that you're like aware?

Speaker speaker_2: Yeah.

Speaker speaker_1: Okay. So for dental, a preventative visit would be covered at 100%. Anything basic, like, if they gotta clean your teeth, that's covered at 80%. Basic rest- or active,

so if you have a cavity and they gotta fill it, that would be covered at 80%. If they gotta take X-rays, that would be covered at 80%. And your annual maximum is \$500. And for your dental plan, you would have to give a one-time deductible. Um, but that deductible, you only have to give once. And if you choose the employee plan, that would be a \$50. If you choose the family plan, that would be a \$150. But I'm guessing you're gonna do employee only, right?

Speaker speaker_2: How'd you know? But yeah.

Speaker speaker_1: Yeah. Okay. So it would be a \$50. Um, but that deductible you really just have to give once. And then for vision, there's copays in that area. So the copay for an eye exam is only a \$10. The copay for losi- lenses and frames would be a \$25. And your frame allowance is \$130. For employee, that would be a weekly deduction of \$2.14 from your paycheck.

Speaker speaker_2: Yeah. I'll do the employee on that one too, please.

Speaker speaker_1: Okay. Um, so your total for dental, vision and the Stay Healthy plan comes out to be \$23.73 from your paycheck weekly. Um, do you allow Tara Services to make that weekly deduction for those three selected plans?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. All right. Um, let me verify to see if there's a effective date, 'cause some agencies have effective dates for their plan. So let me verify if Tara has an effective date for those plans so that I can inform you. Yes. So your plan has an effective date of December 23rd. So please allow one or two weeks for your... that deduction. Once you see that very first deduction, the following Monday is when you have active coverage, but your plan does have an effective date of December 23rd. Okay? And then that first week that you have active coverage, you should be receiving your cards. So that first week, once you have active coverage, you're gonna get a dental card, a vision card and then your preventative card. And then if for some reason you have a doctor's appointment that week, of your activation week, and you still don't have your cards, you're welcome to give us a call and we can email you the cards via email so that you can have that information.

Speaker speaker_2: You said that, uh, my, uh, my weekly bill would be like 20... like, \$24 or 23 and some change?

Speaker speaker_1: It's, it's \$23.73.

Speaker speaker_2: Can you add the...

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... the VIP Standard to my health?

Speaker speaker_1: Yes. Okay. And then you wanted the Standard, right?

Speaker speaker_2: I didn't expect it to be so... Yeah, the Standard and, uh, the... and the Stay Healthy. So I have both of them?

Speaker speaker_1: Okay. So the VIP Standard for employee only, that would be \$23.02 from your paycheck. That's a new total of \$46.75 weekly. Do you allow Tara Services to make that weekly deduction for those selected plans?

Speaker speaker_2: Yes, that's fine.

Speaker speaker_1: Okay. And like I said earlier, um, your plan has an effective date of the 23rd. Okay? So you should be seeing a deduction from your paycheck prior to that effective date.

Speaker speaker_2: And then I'm trying to, uh, find out my login information to the app, or would I need that?

Speaker speaker_1: So I don't have access to the... to those apps because we're just the healthcare administrators. So if you need help enrolling, this is the number you call. I don't have access to those accounts because we do administrate different agencies around the nation. Um, the agency that you work for is one of them, but we don't have access to those websites.

Speaker speaker_2: Okay. And then so, like, if I was needing, like... if I had to call, like, uh, like customer service and stuff, would you recommend calling that number on the website?

Speaker speaker_1: You call this number.

Speaker speaker_2: Oh, I call this number?

Speaker speaker_1: Oh, um, regarding your... it's regarding your benefits, you would call this number. But if it's about logging in, I would reach out to Tara because I'm not really sure with the website. I know if you have questions about your benefits or if you want to, like, drop any or add, um, dependents and stuff like that, this is the number you would call.

Speaker speaker_2: Okay. Gotcha. Gotchu.

Speaker speaker_1: But if it's about the website-

Speaker speaker_2: Uh-

Speaker speaker_1: ... that I wouldn't be able to help you with.

Speaker speaker_2: Okay. Yeah, no worries. Uh, I'll, I'll, I'll, I'll ask Tara. She probably, she probably know.

Speaker speaker_1: Okay.

Speaker speaker_2: Also, I got, uh, another question too.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Uh, let's say, like, after I get hired onto a... to another company that-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... Tara placed me at?

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: And I decide... Would, would my benefits here end so I could do my company's benefits?

Speaker speaker_1: Mm-mm.

Speaker speaker_2: Is that how that works?

Speaker speaker_1: Okay. Oh, yeah.

Speaker speaker_3: Yeah.

Speaker speaker_1: I figured you were gonna ask me that one, yeah. Um, so, let's say that you still wanna keep these benefits, you can make up to four direct payments. Because the way that you keep these benefits is by, um, getting deductions out of your paycheck. So, if you don't work with them anymore, the plan automatically cancels <inaudible this week that we don't receive a deduction out of your paycheck. So with five-

Speaker speaker_3: Oh, okay.

Speaker speaker_1: ... consecutive, um, no deductions being received from your paycheck, specifically on the fifth week, it cancels it out. But let's say you like these benefits and you want to continue to be covered, um, you can make up to four direct payments. And by the fifth week that they don't specifically get a deduction out of your paycheck, you go into something called COBRA Enrollment. That's a different department, but you're welcome to give us a call and we can transfer you if you, for some reason, still want those benefits. By the fifth week that they don't specifically get a deduction out of your paycheck, you go into something called COBRA Enrollment. And from there, you can reach out to them to see if you're eligible to maintain those specific benefits. Does that make sense? So, by the fifth week-

Speaker speaker_3: Yeah.

Speaker speaker_1: ... that they don't specifically get a deduction out of your paycheck, they cancel it out. Or if you still want to keep having those particular benefits after, like, you're done working with them, continue making up to four direct payments, and by the fifth week, you go into COBRA and you can reach out to them to see if it's possible that you can still keep them. Which I'm pretty sure I can check real quick if you want me to. Um, because there are certain plans that do fall under COBRA and you're eligible to still keep them. But like I said, that is a different department, um, 'cause there has been times that people do still want to keep their plans even after they get hired on with somebody else, and they make up to four direct payments to keep them active for four weeks, right? But by... Either way, but by the fifth week that we don't get a payment from your paycheck specifically, you go into that COBRA enrollment, um, list. And from there, they can contact COBRA to see if they can still keep those specific plans. And for Tara, um, it looks like the plans, the dental, vision, the MEC, and the VIP do fall under COBRA. Um, but like I said, it's, it's really just your choice. And I was gonna-

Speaker speaker_3: Okay.

Speaker speaker_1: ... also let you know that for the VIP Standard, um, that <inaudible> gets mailed out to the members. If you do want a physical copy, you're welcome to give us a call that week of your activation and we can go ahead and put in a request. But for us to request it, you would have to be active already, okay? But you're definitely gonna get your dental, vision, and MEC card first. And then you're welcome to give us a call if you do want a physical of your VIP Standard card, and we'll put that request in.

Speaker speaker_3: Okay. So once, uh, once it's activated, then I can put the request?

Speaker speaker_1: Correct. Yeah, 'cause you have to be active in their system for us to request it.

Speaker speaker_3: Okay. Gotcha. So I will just be getting the stay healthy vision and dental?

Speaker speaker_1: Yes, correct. And then, once you... Honestly, the coverage becomes effective on the 23rd. Um, so you're welcome to give us a call and we can put that request in.

Speaker speaker_3: Okay, yeah. That's perfect. Yeah, I'll, I'll definitely give you guys a call back when, uh, when it's active.

Speaker speaker_1: Okay, yes. And then, um, I don't know if you have any more questions. Just keep in mind that you have till January the 3rd to add any more. Because at any time, you can cancel 'cause they don't have any, um, restrictions. But to add anything, you would have to do it before the 3rd.

Speaker speaker_3: Okay. Yeah. That's perfect.

Speaker speaker_1: Did you have any questions?

Speaker speaker_3: No, no, I have no questions. You did a good job. Thank you.

Speaker speaker_1: You're welcome. Thank you. Um, well, I hope you have a great day.

Speaker speaker_3: You too. Stay safe.

Speaker speaker_1: Thank you.