

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 Car. My name is Stephanie. How can I assist you? Hello. Yeah. I was just getting a text message saying that, uh, I was enrolled for, through Surge. Uh, I just don't know exactly what I'm doing. You know, and I don't have any kind of insurance or anything I have or anything. I just was calling just to get a checkup on. Okay. Yeah, I can help you. So we're the healthcare administrators for multiple agencies, so I would have to get in your file just 'cause I'm- Okay. ... did you administrate different agencies around the nation? You said you're with Surge and that- Yes. ... what are the last four of your Social? 5385. And I was gonna tell you that there's some agencies that do auto enroll their members into a plan. Surge is one of them. So if you don't call to opt out, they do auto enroll you into that preventative plan that they offer. Okay. And they'll start doing weekly deductions, but I can check- But it's only... All right. Mm-hmm. Can I... I was just wondering if that's the only... 'Cause it said minimal insurance. I was just wondering if they had anything more than just minimal. Yeah, so they offer different plans. Um, I can- Okay. ... give you some information in a few... What's your first and last name just so that I'm sure I'm in the right file? The first name is Timothy. The last name is Sudduth, S-U-D-D-U-T-H. Okay, give me one... Okay. For security purposes, could you please verify your address as well as your date of birth? 35448 Wood and Ashurst Way, Locust Grove, Virginia 22508. And then it's April 19th, 1987. Okay, and then is your, um, phone number still a 540-222-3317? Yes. Okay, thank you. And then I have tim, your last name, eleven@gmail.com. Is that still up to date? Right. Okay. Okay, so you actually don't have any active coverage. You are right now within your personal open enrollment period, which means you have 30 days from the first day that you receive your first check to enroll. So it looks like your 30 days would be up on the 20th of December. That would be the last day that you have to enroll into any healthcare benefits. And like I said earlier, they do auto enroll their members into a preventative plan. Um, that plan covers like one physical visit a year, some vaccines, some STD screenings, some, um, cancer screenings. It's only a preventative plan though, so it won't cover any doctor visits if you do get sick and go to the doctor, hospital visits if you get injured, emergency room nor urgent care, nor any surgery. So it's only for preventative services. Um, it does offer prescription benefits through Alaska and it also includes something called Free Rx, which gives you access to generic medications around the nation for a cheaper price. It also includes virtual urgent care, which gives you access to medical providers virtually. But like I said earlier, it's only a preventative plan. If you were to select that plan or, or not opt out from being auto enrolled, for the employee plan, it would be a weekly deduction of \$16.80. And that's for that one? Mm-hmm, for the ones they auto enroll you in. Okay. Did you want to opt out from that one? How, how... Where, where do I do this at? At Surge itself? No. You would do that through us. If you're interested in enrolling, we

would do a phone enrollment over the phone, and if you wanna opt out, I would have to opt you out over the phone as well. Okay. But they don't have any other thing than other... than the preventive one? No, they do. So if you want, I can go over the plans and I can also send you the benefit guide. So that benefit guide has all the plans that they offer as well as- Yes, please. ... it gives you, um, the prices of the plans. Yeah. And these are weekly deductions from your paycheck. Okay. But just... I mean, can you get... So I could get some kind of insurance though if I choose it? I'm sorry? Uh, uh, can you send me that plan thing so I can read over it? Yeah, I can. Okay. And then- And I have to call you back before the December 20th to... and pick one? Yes, sir. Um, because- Okay. ... you can only enroll within two periods. Your first one is your personal, which is the first 30 days from you receiving your, um, first check. And I just looked to see when your 30 days were up and the last day is December 20th. And then the second period would be within company open enrollment, which they do yearly for the agencies. For Surge Staffing it's in the month of August, so if you call after the 20th, they're gonna tell you that you're gonna have to wait for their company- Okay. ... open enrollment which is in the month of August. All right. Um- Uh, how long do you think it'll get before, before you... I mean, I should have plenty of time because the mail... whatever you mail me should be here before then. Oh, I'mma send it through a email. Oh, a email. Okay, okay. Yeah. Um, I went ahead and sent it to you. Do you mind verifying that you received it? It should come from an email that says info- Give me one second. ...

@benefitsinacar.com. If you don't see it right away, I would check your spam and your junk file as well. All right, because I haven't seen it yet. What would it be under? What is that? It's, um, info@benefitsinacar.com. If you could please also check your spam file as well as your junk file because sometimes- Because I got something here, uh, it says Surge Staffing health insurance benefits. Is that it? Yes. Could you open that for me? All right. And if you want, I can go over the plans with you, if you want, like, information and stuff. Yeah. Uh, I just need one where I can, like if you have something, like to have some kind of health insurance. Like, it's better than the preventative. Like, I need a... You know what I'm saying? Like... Yeah. Okay. So, I'll just go over the plans. So, the preventative, I already went over. Um, they offer two hospital indemnity plans for the VIPs. There's the VIP Standard and the VIP Classic. These two plans are the plans that will cover doctor visits if you get sick, hospital visits if you get injured, urgent care visits, emergency room visits, and even some surgeries. However, these two plans, the VIPs, they don't include the preventative care, so they don't include what I just went over- Okay. ... with the MUC Tele-RS. It's only strictly for, like, hospital indemnity services. Um, with these two plans, they don't require you to stay within the network. You could use providers outside of the network or in the network to receive coverage. They also offer prescription benefits but through Pharmacoville, which you can pay up to \$10, \$20, or \$30 for your generic medications. And for the non-generic, they offer some type of a discount. They also include a virtual urgent care, which gives you medical assistance virtually. And the main difference between these two plans is, the Standard out of the Classic is going to be the most basic one because it doesn't cover intensive care unit benefits, rehabilitation benefit, nor any preventive surgery that you may inquire, while the VIP Classic does cover those areas. Also, the dollar amount that the Standard covers is a little bit less than the Classic. So, for example, for surgery and hospital, if you were to have the Standard, you would... They would pay a flat fee of \$250 per day for a max of one day, while the VIP Classic would cover \$500 per day for a max of one day. Mm-hmm. For surgery and physician office, the Standard only

covers \$125 per day for a max of two days for that visit, while the VIP Classic would cover \$250 per day for a max of two days. Okay. So, if you were to select between those two, the VIP Standard, which is the basic one, would be a weekly deduction of \$17.63 for the plan of employee only. And for the VIP Classic, for employee only, it would be \$19.53. And of course, the weekly deductions do change if you were to add dependents to those plans. Yeah, but I don't have any. It would just be me. Okay. And then- ... those are the three, um, medical plans that they offer. The preventative one- Okay. ... that I... That's the one that they auto-enroll their members into. And if you're not interested, I can go ahead and opt you out of that one. Uh, no, not that one. And then, like, your two hospital ones. 'Cause, uh, the only thing I... The question I have- really ma- have is 'cause I go to the eye doctor every so often, and then the rheumatology doctor. Mm-hmm. So, would these cover these doctor visits or help cover these visits? So, so those are additional benefits that you would have to add. So, let's say that you want one of the VIP plans, right? Let's say you want the VIP Classic, which is- Yeah, that's the one I'm talking about is Oh, yeah. ... a little bit more. Um, so let's say you were to select the VIP Classic, and you also want dental. So, the, the other ones have their separate deductions to it. Okay. So, the weekly deduction for dental for employee only is \$4.17. Um, for vision, for employee, it's \$2.15. For short- Okay. Can we add that too? And it's 30... Mm-hmm. Okay, then. And if you want me to go over what it covers... So, for the dental, a preventative visit, it covers you at 100%. Anything basic, like a cleaning would be covered at 80%. Basic restorative, meaning if they gotta put a cavity... Like, if they find a cavity and they gotta fill it, that would be covered at 80%. Any x-rays that they may take would be covered at 80%, and you have an annual maximum of \$750. Um, you would have to give a one-time deductible with the dental plan. If you were to select the employee only option, that would be a one-time deductible of \$50. Well, I don't need the dental right now. And then for vision... I just- Mm-hmm. I was going to say, for the vision, that's the one... 'Cause like I go to... Like I said, glaucoma doctor every so often, so I have to get eye drops. So I'd... that's why I definitely need to have the vision one. Okay. So, for vision, um, under that plan, they have co-pays. So, for your co-pay for an eye exam, it would only be of \$10. The co-pay for lenses and frames would be of \$25, and they give you a frame allowance of \$130. Okay. And the vision weekly deduction for employee is of \$2.15. All right. 'Cause like I said, just one eye doctor, like I said. It's, it's... They do do glasses, but they also do, like, you know, the glaucoma stuff, so I guess that would cover... You know, I'm pretty sure they're in there with the health insur- eye insurance. So, I'm really only able to see what they, um, like, what they provide in the PDF. Okay. Well, I definitely need the eye, the eye thing and then the, uh, the Classic. Okay. And then they also have short-term disability, 24-hour group accident, term life, and behavioral health. Did you want to add any of those, or just the VIP Classic and the vision? No, what is... What is the behavioral health, you said? What was that? It's just for, like, mental health. Uh, no, I'm pretty good on that right now. Okay. And then they offer 24-hour group accident, short term, and then your life.... and, uh, so what is that? Just the disability stuff? Yeah, so- So I'm hoping they hire me. I'm hoping they'll hire me on after so many hours and stuff. Like, I got, I don't forget how many hours I have to do, but I guess then once you get hired on, then they can, it'll change to their business, right? To their company. Hmm, I wouldn't really be able to- Yeah. ... to, you know. No, 'cause you know what, 'cause like, the, the way I understood is the way you told me is, like, you get, we go through surge and then you get, you know, after you work so many hours, then they can hire you on. Yeah. So I'm a go- So really just the

healthcare administrators. Okay. Well, I think I'm gonna wait for the, uh, the short-term and long-term. You tell, you said after August, though, I can re- open enrollment? Yes. Yes. Okay. 'Cause they only give you two periods to add anything or to even enroll. Yeah. You would have to be within your personal, and then let's say you pass your personal period and you want to add additional benefits, if you call at random when they're not, whether they're- Yeah. ... um, they're going to say to wait. Um, but once they're in company open enrollment, you're welcome to add new plans. All right. 'Cause, uh, their classic now, like say the rheumatology doctor is considered a specialist. Mm-hmm. Is that going to, like, will that classic cover any of the specialist doctors or? So, for... Okay. So the VIP Classic covers hospital admission, hospital confinement, intensive care, rehabilitation, surgery in hospitals, emergency room, urgent care, physician office, physician speak- speech or occupational therapy, medical imaging, advanced study, ambulance , preventive surgery. So any question like that specifically, um, like if you have questions prior to enrolling, I could provide these two numbers to you, and, um, you could ask if it's being covered or not. Because like I said, because the only thing I'm going to need, uh, the only reason why I ask is certain medicines, like let's say ... Mm-hmm. So I need, like, uh... I don't know if I'll be able to get it un- unless I gotta go through a different program altogether, you know, to get some kind of financial assistance? 'Cause that stuff's expensive. Oh, okay. Yeah. Yeah, like any questions- Because all the new medicines... Like, any questions prior to enrolling, I could provide these two numbers to you, and they could answer those questions that you have. Okay. What are they? Um, the fir- they're, they're gonna start the same. They just have four different numbers at the end. Okay. So they will start at 601... Hold on. Let me put you on speaker. Mm-hmm. Hi, what was it? 601... You said 601? Yes, sir. Okay. 936... 936? 9369. Huh? 936- Yeah. 3290, and then the second one is going to be 601-936-3287. So I'm gonna repeat it one more time. All right. So for the first one is 601-936-3290, and the second number is 601-936-3287. All right, and that first number was 601, right? Yes, sir. All right. And then it was 3290, then 3287? Correct. All right. And then that would help me with the answer to, about the specialty medicine and stuff? Correct. All right. So then you said you didn't n- you didn't go ahead and r- 'cause I'm already gonna need the Classic and stuff, so if you, you know what I'm saying, I guess you can go ahead and enroll me on that. Okay. Um, do you allow surge staffing and make the weekly deduction of \$21.68 for your VIP Classic plan and your vision plan? Yes. Okay. Please allow one or two weeks for your employer to start making that deduction. Once you see the first deduction of \$21.68 come out of your paycheck, the following Monday is when you finally have active coverage, and by that Friday of active coverage, you should have your vision card mailed to you. Um, I was going to tell you that for your VIP Classic card, they normally don't mail those to the members. So if you do want a physical one, the week, the first Monday that you have active coverage, you're welcome to give us a call, and we can go ahead and put in a request for a physical one to be sent out to you. Okay. They can go ahead and do that now? So it's really how you... Um, so you would have to be active already. All right. They call and ask... That's why, um, yeah. That's why once you see the first deduction out of your paycheck of \$21.68, the following Monday is when you finally have active coverage, and then by that Monday, I would call if you do want a physical one so that you can get it pretty quick, but you do have to be active in the system right now. Okay. Well, what if you don't have a physical card? Would you have an email card or they email you something and but... okay. Yes. Yes, sir. Uh-huh. But if you want, like, a physical one, um, you would

have to call and we can put in that- Got it. ... request for you to get your card. But, um, I was gonna tell you that if for some reason the week of your activation week, let's say like that Thursday or Wednesday, and you still don't have your card, you're welcome to give us a call and we can email them to you. Okay. But you should be having your physical card of your vision by either that Thursday or Friday of your first activation month. All right. Do you know the hours of this, numbers that you called, they get, you gave me? Yes. Yes. So it's most likely is going to be from, um, I believe it's from 8:00 to 5:00 Eastern Time. I know for sure- Okay. ... it's Eastern Time. But I believe it's only from 8:00 to 5:00. All right. 'Cause like I said, it, it's not no big deal if they, they can't help cover the medicine because like I said, Humira, they have programs too to help with that stuff. So I just got to figure all that stuff out. But thank you. Okay. You're welcome. And then I was gonna tell you that did you want me to go ahead and opt you out from the auto enrollment for that preventative plan? Because I haven't done that. Yes. Yes, I don't want the pre- yeah. I don't want the preventive one, as long as I got the cla- uh, the classic one and then the eye... Yes, sir. And the vision? Yeah. Okay. Yeah. So- Just the \$21 or whatever. I went ahead and opted out from the auto enrollment, and then I just locked your VIP Classic and vision. That would- All right. ... be a weekly deduction of \$21.68. So now you really just have to wait for them to start doing the, the weekly deductions. All right. And if you have any more questions, you're always welcome to give us a call. And if you want to add anything, remember that you have until, I believe I told you the 20... the 20th? Let me check. Yeah. Yeah. December. Yeah. Mm-hmm. All right. Thank you. You're welcome. I hope you have a great day. You too. Bye-bye. Bye.

Conversation Format

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

Speaker speaker_1: Hello. Yeah. I was just getting a text message saying that, uh, I was enrolled for, through Surge. Uh, I just don't know exactly what I'm doing. You know, and I don't have any kind of insurance or anything I have or anything. I just was calling just to get a checkup on.

Speaker speaker_0: Okay. Yeah, I can help you. So we're the healthcare administrators for multiple agencies, so I would have to get in your file just 'cause I'm-

Speaker speaker_1: Okay.

Speaker speaker_0: ... did you administrate different agencies around the nation? You said you're with Surge and that-

Speaker speaker_1: Yes.

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

Speaker speaker_1: 5385.

Speaker speaker_0: And I was gonna tell you that there's some agencies that do auto enroll their members into a plan. Surge is one of them. So if you don't call to opt out, they do auto enroll you into that preventative plan that they offer.

Speaker speaker_1: Okay.

Speaker speaker_0: And they'll start doing weekly deductions, but I can check-

Speaker speaker_1: But it's only... All right.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Can I... I was just wondering if that's the only... 'Cause it said minimal insurance. I was just wondering if they had anything more than just minimal.

Speaker speaker_0: Yeah, so they offer different plans. Um, I can-

Speaker speaker_1: Okay.

Speaker speaker_0: ... give you some information in a few... What's your first and last name just so that I'm sure I'm in the right file?

Speaker speaker_1: The first name is Timothy. The last name is Sudduth, S-U-D-D-U-T-H.

Speaker speaker_0: Okay, give me one... Okay. For security purposes, could you please verify your address as well as your date of birth?

Speaker speaker_1: 35448 Wood and Ashurst Way, Locust Grove, Virginia 22508. And then it's April 19th, 1987.

Speaker speaker_0: Okay, and then is your, um, phone number still a 540-222-3317?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay, thank you. And then I have tim, your last name, eleven@gmail.com. Is that still up to date?

Speaker speaker_1: Right.

Speaker speaker_0: Okay. Okay, so you actually don't have any active coverage. You are right now within your personal open enrollment period, which means you have 30 days from the first day that you receive your first check to enroll. So it looks like your 30 days would be up on the 20th of December. That would be the last day that you have to enroll into any healthcare benefits. And like I said earlier, they do auto enroll their members into a preventative plan. Um, that plan covers like one physical visit a year, some vaccines, some STD screenings, some, um, cancer screenings. It's only a preventative plan though, so it won't cover any doctor visits if you do get sick and go to the doctor, hospital visits if you get injured, emergency room nor urgent care, nor any surgery. So it's only for preventative services. Um, it does offer prescription benefits through Alaska and it also includes something called Free Rx, which gives you access to generic medications around the nation for a cheaper price. It also includes virtual urgent care, which gives you access to medical providers virtually. But like I said earlier, it's only a preventative plan. If you were to select that

plan or, or not opt out from being auto enrolled, for the employee plan, it would be a weekly deduction of \$16.80.

Speaker speaker_1: And that's for that one?

Speaker speaker_0: Mm-hmm, for the ones they auto enroll you in.

Speaker speaker_1: Okay.

Speaker speaker_0: Did you want to opt out from that one?

Speaker speaker_1: How, how... Where, where do I do this at? At Surge itself?

Speaker speaker_0: No. You would do that through us. If you're interested in enrolling, we would do a phone enrollment over the phone, and if you wanna opt out, I would have to opt you out over the phone as well.

Speaker speaker_1: Okay. But they don't have any other thing than other... than the preventive one?

Speaker speaker_0: No, they do. So if you want, I can go over the plans and I can also send you the benefit guide. So that benefit guide has all the plans that they offer as well as-

Speaker speaker_1: Yes, please.

Speaker speaker_0: ... it gives you, um, the prices of the plans.

Speaker speaker_1: Yeah.

Speaker speaker_0: And these are weekly deductions from your paycheck.

Speaker speaker_1: Okay. But just... I mean, can you get... So I could get some kind of insurance though if I choose it?

Speaker speaker_0: I'm sorry?

Speaker speaker_1: Uh, uh, can you send me that plan thing so I can read over it?

Speaker speaker_0: Yeah, I can.

Speaker speaker_1: Okay.

Speaker speaker_0: And then-

Speaker speaker_1: And I have to call you back before the d- December 20th to... and pick one?

Speaker speaker_0: Yes, sir. Um, because-

Speaker speaker_1: Okay.

Speaker speaker_0: ... you can only enroll within two periods. Your first one is your personal, which is the first 30 days from you receiving your, um, first check. And I just looked to see when your 30 days were up and the last day is December 20th. And then the second period

would be within company open enrollment, which they do yearly for the agencies. For Surge Staffing it's in the month of August, so if you call after the 20th, they're gonna tell you that you're gonna have to wait for their company-

Speaker speaker_1: Okay.

Speaker speaker_0: ... open enrollment which is in the month of August.

Speaker speaker_1: All right.

Speaker speaker_0: Um-

Speaker speaker_1: Uh, how long do you think it'll get before, before you... I mean, I should have plenty of time because the mail... whatever you mail me should be here before then.

Speaker speaker_0: Oh, I'mma send it through a email.

Speaker speaker_1: Oh, a email. Okay, okay.

Speaker speaker_0: Yeah. Um, I went ahead and sent it to you. Do you mind verifying that you received it? It should come from an email that says info-

Speaker speaker_1: Give me one second.

Speaker speaker_0: ... @benefitsinacar.com. If you don't see it right away, I would check your spam and your junk file as well.

Speaker speaker_1: All right, because I haven't seen it yet. What would it be under? What is that?

Speaker speaker_0: It's, um, info@benefitsinacar.com. If you could please also check your spam file as well as your junk file because sometimes-

Speaker speaker_1: Because I got something here, uh, it says Surge Staffing health insurance benefits. Is that it?

Speaker speaker_0: Yes. Could you open that for me?

Speaker speaker_1: All right.

Speaker speaker_0: And if you want, I can go over the plans with you, if you want, like, information and stuff.

Speaker speaker_1: Yeah. Uh, I just need one where I can, like if you have something, like to have some kind of health insurance. Like, it's better than the preventative. Like, I need a... You know what I'm saying? Like...

Speaker speaker_0: Yeah. Okay. So, I'll just go over the plans. So, the preventative, I already went over. Um, they offer two hospital indemnity plans for the VIPs. There's the VIP Standard and the VIP Classic. These two plans are the plans that will cover doctor visits if you get sick, hospital visits if you get injured, urgent care visits, emergency room visits, and even some surgeries. However, these two plans, the VIPs, they don't include the preventative care, so they don't include what I just went over-

Speaker speaker_1: Okay.

Speaker speaker_0: ... with the MUC Tele-RS. It's only strictly for, like, hospital indemnity services. Um, with these two plans, they don't require you to stay within the network. You could use providers outside of the network or in the network to receive coverage. They also offer prescription benefits but through Pharmacoville, which you can pay up to \$10, \$20, or \$30 for your generic medications. And for the non-generic, they offer some type of a discount. They also include a virtual urgent care, which gives you medical assistance virtually. And the main difference between these two plans is, the Standard out of the Classic is going to be the most basic one because it doesn't cover intensive care unit benefits, rehabilitation benefit, nor any preventive surgery that you may inquire, while the VIP Classic does cover those areas. Also, the dollar amount that the Standard covers is a little bit less than the Classic. So, for example, for surgery and hospital, if you were to have the Standard, you would... They would pay a flat fee of \$250 per day for a max of one day, while the VIP Classic would cover \$500 per day for a max of one day.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: For surgery and physician office, the Standard only covers \$125 per day for a max of two days for that visit, while the VIP Classic would cover \$250 per day for a max of two days.

Speaker speaker_1: Okay.

Speaker speaker_0: So, if you were to select between those two, the VIP Standard, which is the basic one, would be a weekly deduction of \$17.63 for the plan of employee only. And for the VIP Classic, for employee only, it would be \$19.53. And of course, the weekly deductions do change if you were to add dependents to those plans.

Speaker speaker_1: Yeah, but I don't have any. It would just be me.

Speaker speaker_0: Okay. And then-

Speaker speaker_1: .

Speaker speaker_0: ... those are the three, um, medical plans that they offer. The preventative one-

Speaker speaker_1: Okay.

Speaker speaker_0: ... that I... That's the one that they auto-enroll their members into. And if you're not interested, I can go ahead and opt you out of that one.

Speaker speaker_1: Uh, no, not that one.

Speaker speaker_0: And then, like, your two hospital ones.

Speaker speaker_1: 'Cause, uh, the only thing I... The question I have- really ma- have is 'cause I go to the eye doctor every so often, and then the rheumatology doctor.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: So, would these cover these doctor visits or help cover these visits?

Speaker speaker_0: So, so those are additional benefits that you would have to add. So, let's say that you want one of the VIP plans, right? Let's say you want the VIP Classic, which is-

Speaker speaker_1: Yeah, that's the one I'm talking about is

Speaker speaker_2: Oh, yeah.

Speaker speaker_1: ... a little bit more. Um, so let's say you were to select the VIP Classic, and you also want dental. So, the, the other ones have their separate deductions to it. Okay.

Speaker speaker_0: So, the weekly deduction for dental for employee only is \$4.17. Um, for vision, for employee, it's \$2.15. For short-

Speaker speaker_1: Okay. Can we add that too?

Speaker speaker_0: And it's 30... Mm-hmm.

Speaker speaker_1: Okay, then.

Speaker speaker_0: And if you want me to go over what it covers... So, for the dental, a preventative visit, it covers you at 100%. Anything basic, like a cleaning would be covered at 80%. Basic restorative, meaning if they gotta put a cavity... Like, if they find a cavity and they gotta fill it, that would be covered at 80%. Any x-rays that they may take would be covered at 80%, and you have an annual maximum of \$750. Um, you would have to give a one-time deductible with the dental plan. If you were to select the employee only option, that would be a one-time deductible of \$50.

Speaker speaker_1: Well, I don't need the dental right now.

Speaker speaker_0: And then for vision...

Speaker speaker_1: I just-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: I was going to say, for the vision, that's the one... 'Cause like I go to... Like I said, glaucoma doctor every so often, so I have to get eye drops. So I'd... that's why I definitely need to have the vision one.

Speaker speaker_0: Okay. So, for vision, um, under that plan, they have co-pays. So, for your co-pay for an eye exam, it would only be of \$10. The co-pay for lenses and frames would be of \$25, and they give you a frame allowance of \$130.

Speaker speaker_1: Okay.

Speaker speaker_0: And the vision weekly deduction for employee is of \$2.15.

Speaker speaker_1: All right. 'Cause like I said, just one eye doctor, like I said. It's, it's... They do do glasses, but they also do, like, you know, the glaucoma stuff, so I guess that would cover... You know, I'm pretty sure they're in there with the health insur- eye insurance.

Speaker speaker_0: So, I'm really only able to see what they, um, like, what they provide in the PDF.

Speaker speaker_1: Okay. Well, I definitely need the eye, the eye thing and then the, uh, the Classic.

Speaker speaker_0: Okay. And then they also have short-term disability, 24-hour group accident, term life, and behavioral health. Did you want to add any of those, or just the VIP Classic and the vision?

Speaker speaker_1: No, what is... What is the behavioral health, you said? What was that?

Speaker speaker_0: It's just for, like, mental health.

Speaker speaker_1: Uh, no, I'm pretty good on that right now.

Speaker speaker_0: Okay. And then they offer 24-hour group accident, short term, and then your life.

Speaker speaker_1: ... and, uh, so what is that? Just the disability stuff?

Speaker speaker_0: Yeah, so-

Speaker speaker_1: So I'm hoping they hire me. I'm hoping they'll hire me on after so many hours and stuff. Like, I got, I don't forget how many hours I have to do, but I guess then once you get hired on, then they can, it'll change to their business, right? To their company.

Speaker speaker_0: Hmm, I wouldn't really be able to-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... to, you know.

Speaker speaker_1: No, 'cause you know what, 'cause like, the, the way I understood is the way you told me is, like, you get, we go through surge and then you get, you know, after you work so many hours, then they can hire you on.

Speaker speaker_0: Yeah.

Speaker speaker_1: So I'm a go-

Speaker speaker_0: So really just the healthcare administrators.

Speaker speaker_1: Okay. Well, I think I'm gonna wait for the, uh, the short-term and long-term. You tell, you said after August, though, I can re- open enrollment?

Speaker speaker_0: Yes. Yes.

Speaker speaker_1: Okay.

Speaker speaker_0: 'Cause they only give you two periods to add anything or to even enroll.

Speaker speaker_1: Yeah.

Speaker speaker_0: You would have to be within your personal, and then let's say you pass your personal period and you want to add additional benefits, if you call at random when they're not, whether they're-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... um, they're going to say to wait. Um, but once they're in company open enrollment, you're welcome to add new plans.

Speaker speaker_1: All right. 'Cause, uh, their classic now, like say the rheumatology doctor is considered a specialist.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Is that going to, like, will that classic cover any of the specialist doctors or?

Speaker speaker_0: So, for... Okay. So the VIP Classic covers hospital admission, hospital confinement, intensive care, rehabilitation, surgery in hospitals, emergency room, urgent care, physician office, physician speak- speech or occupational therapy, medical imaging, advanced study, ambulance , preventive surgery. So any question like that specifically, um, like if you have questions prior to enrolling, I could provide these two numbers to you, and, um, you could ask if it's being covered or not.

Speaker speaker_1: Because like I said, because the only thing I'm going to need, uh, the only reason why I ask is certain medicines, like let's say ...

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: So I need, like, uh... I don't know if I'll be able to get it un- unless I gotta go through a different program altogether, you know, to get some kind of financial assistance? 'Cause that stuff's expensive.

Speaker speaker_0: Oh, okay. Yeah. Yeah, like any questions-

Speaker speaker_1: Because all the new medicines...

Speaker speaker_0: Like, any questions prior to enrolling, I could provide these two numbers to you, and they could answer those questions that you have.

Speaker speaker_1: Okay. What are they?

Speaker speaker_0: Um, the fir- they're, they're gonna start the same. They just have four different numbers at the end.

Speaker speaker_1: Okay.

Speaker speaker_0: So they will start at 601...

Speaker speaker_1: Hold on. Let me put you on speaker.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Hi, what was it?

Speaker speaker_0: 601...

Speaker speaker_1: You said 601?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Okay.

Speaker speaker_0: 936...

Speaker speaker_1: 936?

Speaker speaker_0: 9369.

Speaker speaker_1: Huh?

Speaker speaker_0: 936-

Speaker speaker_1: Yeah.

Speaker speaker_0: 3290, and then the second one is going to be 601-936-3287. So I'm gonna repeat it one more time.

Speaker speaker_1: All right.

Speaker speaker_0: So for the first one is 601-936-3290, and the second number is 601-936-3287.

Speaker speaker_1: All right, and that first number was 601, right?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: All right. And then it was 3290, then 3287?

Speaker speaker_0: Correct.

Speaker speaker_1: All right. And then that would help me with the answer to, about the specialty medicine and stuff?

Speaker speaker_0: Correct.

Speaker speaker_1: All right. So then you said you didn't n- you didn't go ahead and r- 'cause I'm already gonna need the Classic and stuff, so if you, you know what I'm saying, I guess you can go ahead and enroll me on that.

Speaker speaker_0: Okay. Um, do you allow surge staffing and make the weekly deduction of \$21.68 for your VIP Classic plan and your vision plan?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Please allow one or two weeks for your employer to start making that deduction. Once you see the first deduction of \$21.68 come out of your paycheck, the following Monday is when you finally have active coverage, and by that Friday of active

coverage, you should have your vision card mailed to you. Um, I was going to tell you that for your VIP Classic card, they normally don't mail those to the members. So if you do want a physical one, the week, the first Monday that you have active coverage, you're welcome to give us a call, and we can go ahead and put in a request for a physical one to be sent out to you.

Speaker speaker_1: Okay. They can go ahead and do that now?

Speaker speaker_0: So it's really how you... Um, so you would have to be active already.

Speaker speaker_1: All right. They call and ask...

Speaker speaker_0: That's why, um, yeah. That's why once you see the first deduction out of your paycheck of \$21.68, the following Monday is when you finally have active coverage, and then by that Monday, I would call if you do want a physical one so that you can get it pretty quick, but you do have to be active in the system right now.

Speaker speaker_1: Okay. Well, what if you don't have a physical card? Would you have an email card or they email you something and but... okay.

Speaker speaker_0: Yes. Yes, sir. Uh-huh. But if you want, like, a physical one, um, you would have to call and we can put in that-

Speaker speaker_1: Got it.

Speaker speaker_0: ... request for you to get your card. But, um, I was gonna tell you that if for some reason the week of your activation week, let's say like that Thursday or Wednesday, and you still don't have your card, you're welcome to give us a call and we can email them to you.

Speaker speaker_1: Okay.

Speaker speaker_0: But you should be having your physical card of your vision by either that Thursday or Friday of your first activation month.

Speaker speaker_1: All right. Do you know the hours of this, numbers that you called, they get, you gave me?

Speaker speaker_0: Yes. Yes. So it's most likely is going to be from, um, I believe it's from 8:00 to 5:00 Eastern Time. I know for sure-

Speaker speaker_1: Okay.

Speaker speaker_0: ... it's Eastern Time. But I believe it's only from 8:00 to 5:00.

Speaker speaker_1: All right. 'Cause like I said, it, it's not no big deal if they, they can't help cover the medicine because like I said, Humira, they have programs too to help with that stuff. So I just got to figure all that stuff out. But thank you.

Speaker speaker_0: Okay. You're welcome. And then I was gonna tell you that did you want me to go ahead and opt you out from the auto enrollment for that preventative plan? Because I haven't done that.

Speaker speaker_1: Yes. Yes, I don't want the pre- yeah. I don't want the preventive one, as long as I got the cla- uh, the classic one and then the eye...

Speaker speaker_0: Yes, sir. And the vision?

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay. Yeah. So-

Speaker speaker_1: Just the \$21 or whatever.

Speaker speaker_0: I went ahead and opted out from the auto enrollment, and then I just locked your VIP Classic and vision. That would-

Speaker speaker_1: All right.

Speaker speaker_0: ... be a weekly deduction of \$21.68. So now you really just have to wait for them to start doing the, the weekly deductions.

Speaker speaker_1: All right.

Speaker speaker_0: And if you have any more questions, you're always welcome to give us a call. And if you want to add anything, remember that you have until, I believe I told you the 20... the 20th? Let me check.

Speaker speaker_1: Yeah.

Speaker speaker_0: Yeah.

Speaker speaker_1: December. Yeah.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: All right. Thank you.

Speaker speaker_0: You're welcome. I hope you have a great day.

Speaker speaker_1: You too. Bye-bye.

Speaker speaker_0: Bye.