

Transcript: Estefania

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Full Transcript

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hi, my, um, my name is Pamela Turner. I'm, um, a new hire, and I'm trying to enroll in the insurance plan. Okay. Um, w- what staffing agency are you with? I'm sorry. Oh, with HCC Healthcare. Okay. And then what are the last four of your Social? It's 7693. And your first and last name, please. It's Pamela Turner. P-A-M-E-L-A. Last name is Turner, T-U-R-N-E-R. Okay. For security purposes, can you verify your address and date of birth? Yeah. Date of birth is 7/22/1988, and address is 6451 Oxford Avenue, Apartment D as in Dog, 119 Philadelphia, PA, 19111. I have July 22nd, 1988, as... I'm sorry. Yeah. 1988, I'm sorry. I have 443- Okay. ... I have 44-443-783-8856 as your phone number. Yep, that's it. And then I have peturner06@gmail.com. Is that today? Yes, that's correct. Did you already have an idea of what you wanted to be enrolled into, or you, you still don't know the plans that they offer? Um, I just... Well, I wanted to be enrolled in whichever one covers me the most. It sounds like it might be the one, I guess, that's, like, called the Stay Healthy Enhanced, I think, maybe one. I'll just call it- Let me clarify. ... Enhanced. I can't remember. Okay. I can check real quick. Um, because it is limited benefit plans, okay? None of them are major medical. Um, let me see which one would be the one. So the Stay Healthy MEC Enhance, that one's the one that would cover your preventative care, as well as your hospital indemnity. Um, so that's the only one that covers both areas. The other three that they offer, being the Stay Healthy MEC TeleRx, that one only covers preventative services, but it doesn't cover any doctor visits, let's say. So that one would cover, like, a physical, some vaccines, some STD and cancer screenings, um, like colonoscopies. But if you get sick and go to the doctor, get injured, urgent care, emergency room, that one doesn't cover none of that. And then the VIPs, um, only cover hospital indemnity, so they only cover your actual doctor visits, let's say, urgent care, emergency room, surgeries, but they don't cover your preventative. So the Stay Healthy MEC Enhance is the only one that covers both those areas. However, it does require copays, and it does require you to stay with a network. The only ones that don't require a network requirement is the two VIPs, but those don't cover preventative. Okay. Well, can I get the... Is it okay if I get the Stay Healthy MEC, I guess, Enhanced, or whatever, plus the VIP Prime? So since it's m-... Since the Enhance covers, um, hospital indemnity, you wouldn't be able to do that. But what you can do, if you want to, you could choose, like, the Stay Healthy TeleRx, which is a preventative. What you are allowed to do is, like, choosing the MEC TeleRx, which is only preventative, and choosing one of the VIPs, um, if you wanna be out-of-network when it comes to, like, your hospital and, and side of it. Huh. Yeah, I'm not sure. Yeah, 'cause I'm not sure. Like, I mean, I've been with my hospital for years, some with Penn, so I'm not sure what's in-network and what's out-of-network with your, with your plan. So, so I can always, um, provide you the, the network phone number, and you're welcome to call them to see if

they're with a network or not. If that's something that you wanna know first prior to enrolling. 'Cause like I said, the two VIPs don't require any in-network. As long as the provider accepts that insurance, you can use it. Now, if they don't, you would have to go somewhere else, 'cause it really just depends on the provider, if he takes it or not, but when it comes to- Mm-hmm. ... the VIPs... And then the two MECs do require in-network. Like I said, the Stay Healthy MEC Enhance is the only one that would cover your preventative care and your hospital indemnity all into one plan. However, it does require you to stay with a network, and it does require copays. Then your VIP+ only cover hospital indemnity side. They don't cover preventative, but the VIP don't require any in-network. However, um, it really just depends on the provider and if he takes that insurance 'cause if they say no, then you would have to go somewhere else. Gotcha. And then what type of insurance is it, so that I can tell them, so that they can look it up in their system? Like, is it- The carrier? ... general? Is it... Yeah. So it- So is it Medtronic? Is it, like, what? So, um, these are not major medical plans. They're limited. And the carrier would be American Public Life when it comes to the VIPs. With the Stay Healthy plan, which is only your preventative, it, it is a different carrier, which is 90 Degrees. But if you get the Stay Healthy MEC Enhance, since you get your preventative care, as well as your hospital indemnity, you have two different carriers, which for pre- for preventative, it's 90 Degrees, and for hospital indemnity, it would be, um, American Public Life, APL. Uh-huh. So you said, it's called American, American Life, you said? APL Life? Amer- Yeah, APL, American Public Life. Oh, American Public Life, okay. And then, um, for the Stay Healthy, which is preventative, that's 90 Degrees. That's 90 Degrees? Mm-hmm. And those are the carriers. Um, and I have that phone number that they typically give to the members to find, um, if the providers are within network or out-of-network, 'cause if you do enroll into the Stay Healthy and you see Enhance, you will be calling that number. Oh. So you wanna be on it before you enroll. And like I said, the VIPs don't require in-network as long as the provider takes it. It, it just depends on the provider. Gotcha. Okay. Yeah. I mean, I would kind of suck, but I wouldn't really know what to do, 'cause I really don't wanna change, like, my provider that I've been with for several years. Yeah. And I was gonna tell you that it is important and it is important that you know which one you wanna be enrolled to, because all of their medical plans, being the VIPs plus Prime, the Stay Healthy Tele-RS, which is only the preventative, and the ME-C Enhance, which is the one that covers both, they're under a IRS regulation that's called Section 125. What's we- Section 125 is, it allows you to pay these plans with pre-tax dollars. However, if you do wanna cancel the plan later on once you enroll, or make changes like adding a dependent, to do that, you do have to d- be within the first 30 days of receiving your paycheck. Once those 30 days are up, if you do wanna cancel it, you do have to wait for the next company open enrollment, which for them, I can see what month that falls in. But those would be the only times you would be able to cancel the plan or make changes to the plan. So, it is important that you know like which one you wanna be enrolled in, because if you're out of your 30 days, you're kinda like stuck with it until the next company open enrollment, and for them, it's not till December. Last year, it was between December 9th of 2024 till December 24, 19- of, um, 2024. Uh, the date might change but it's definitely held in December, um, so it is important that you know that after those 30 days, if you like change your mind, you have to call before that 30-day mark. If not, you have to wait till the month of December if you do enroll to cancel it, due to that IRS regulation. Oh, okay. So I wouldn't be able... So, if I got brought on basically to the company, I can't opt out of this insurance? Is that

what you're telling me? So, no. So, so if you... I'm technically saying, if you were to enroll into any other medical plans, all of those, um, the medical ones, being the v- two VIPs, the two ME-Cs, are under a IRS regulation that allows you to pay the plans with pre-tax dollars. But due to the fact that they allow you to pay with pre-tax dollars, they put a regulation on those plans. Meaning, if you enroll and later on wanna cancel that plan, you have to be within the first 30 days of receiving your check. If you call later on, and let's say you're on day 31 already, they're gonna tell you, "Unfortunately, since you're under... since one of your plans is under Section 125, you have to wait for the next company open enrollment to call and cancel it." Ah. So you're gonna be kind of stuck with it. So, and a- That's kind of awful. Yeah. And the medical plans are the only ones under that restriction. Dental, vision, term life, all of those you could cancel at any moment, um, but the medical ones, y- you wouldn't be able to just call and cancel it whenever you wanted. You would have to be within the first 30-day window of receiving your first check, or within the month of December when they're back within company open enrollment, to call and cancel it. 'Cause if you're not within those two periods, you're kind of stuck with it until the next company open enrollment, which is not till all the way till December. As well as you can't just call in and enroll whenever you want. You would have to be within the first 30 days of receiving your paycheck. After those 30 days, if you call to enroll, you have to do it within company open enrollment, which is December. Ooh. Okay. Yeah. That doesn't sound too promising. Mm-hmm. Um. And I was gonna tell you that they don't do any type of auto-enrollment. So if you don't wanna enroll, you wouldn't have to call and tell us, but if you do wanna enroll, you do have to do it within 30 days of receiving that first check, or within company open enrollment, which is held in December. Um, I don't know if you want me to provide that number that people use to find if the provider's within the network or not, just in case you're curious to see if they would take it or not, 'cause I have that phone number. Okay. I have another question before I get the phone number. Um, for the free, I think you said the Free Rx, 'cause I need that to cover medications, which one is th- is that under the Stay Healthy? So, the Stay Healthy plan co- Is that separate? Well, no, if you get the Stay Healthy and you see Tele-RS, one of their added services is the Free RX membership. So it's included, but they also do offer it by itself. Um, with the NEC Tele-RS, it comes with virtual urgent care as a service and savings, um, Free RX which is just a membership that gives you access to nin- top 90% generic drugs prescribed in the US, some of them being free and some of them just having a discount. Um, I don't have the list of the free ones. So y-I wouldn't be able to provide that to you, but they do also offer it alone, like standalone. Okay. That one's \$5.99 weekly from your paycheck. And then that one doesn't have that IRS regulation. Okay. So that one, if you did enroll into it, it would be \$5.99 for employee only, and you could cancel it at any time if you didn't like it anymore. Okay. Yeah. That kinda sounds like as if I want that, 'cause I don't wanna... And, it sounds like I don't wanna be enrolled, and then like locked in, and then- Yeah. ... I get enrolled into the company and then I'm stuck, like, with that, is the thing. Mm-hmm. Now that you told me that. 'Cause somebody didn't tell me that, actually. I'm glad you told me that 'cause I wasn't informed about that. Yeah. Like the MEC Tel-RX, um, I guess that's why it has the Tel-RX part in it. Mm-hmm. 'Cause it includes the Free Rx, but like I said, the VIPs, the Stay Healthy plan, and the MEC Enhanced are the only four under that restriction, 'cause it allows you to pay with pre-tax dollars, but the gag is that you can't just call and cancel whenever. You have to be within the first 30 days of receiving your check, or when the company open enrollment, which is not 'til December. Okay. Hm. Okay. Well, I'll have to

think about it, I guess. And then, um, I was gonna ask you, did you want me to send you the benefit guide? That benefit guide has all the plans that they offer with the prices to those plans, just in case you were interested. Oh, well, I think I've looked at it. You want me to like look closer at it? Yeah, no- Okay. ... I think, um, the last person I think had sent it to me. So that's why- Okay. ... I was looking at, I was looking it over, but I'm just, I don't know. I feel like I'm between a rock and a hard place, 'cause from what you're telling me, it's telling me I can't really cancel until- Correct. ... the next one until December. But I need it because I have like doctor's appointments that need to be, obviously that I need, that are coming up. Um- And you... And depending on which one you select, you do have to like be sure that they will accept it. 'Cause like I said, the two VIPs, which are the plans that cover a flat fee towards your doctor visits, the sick, urgent care, emergency rooms- Okay. ... y- they don't require it in-network requirement, but if they don't take it, then you would have to go somewhere else. Okay. That's- And the MECs- Okay. ... you have to be within network. Like there's no buts. You have to be within network with the Stay Healthy one, and with the MEC Enhanced, which is the one that covers preventative and hospital indemnity. Okay. Um, yeah, give me the number so I can see. Okay. Um, let me know when you're ready, and I also have a website just in case. Oh, okay. So the phone number is 800-457-1403. Yeah. So 800-457-1403. Mm-hmm. And then, I have the website as well, just in case you're wanting to look at that. Okay. Hold on one second. Let me not close that. Okay. What's the website? It's C as in Charlie, L as in loud, A as in apple, R as in Romeo- Mm-hmm. ... I as in ice cream, T as in TV, E as in echo, V as in victor.com. So, CLARITEV.com. Mm-hmm. Okay. And you said I still have... As long as I'm enrolled, you said, within the first 30 days- Mm-hmm. ... of my first pay cycle, I'm okay? Correct. Mm-hmm. And then after those 30, um, you wouldn't be able to just call and enroll whenever, and you wouldn't be... If you are enrolled into like the medicals, you wouldn't be able to cancel it until the next company open enrollment. Okay. All righty. Well, thank you. I appreciate it. You're welcome. Have a nice day. Thank you. You as well.

Conversation Format

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

Speaker speaker_1: Hi, my, um, my name is Pamela Turner. I'm, um, a new hire, and I'm trying to enroll in the insurance plan.

Speaker speaker_0: Okay. Um, w- what staffing agency are you with? I'm sorry.

Speaker speaker_1: Oh, with HCC Healthcare.

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

Speaker speaker_1: It's 7693.

Speaker speaker_0: And your first and last name, please.

Speaker speaker_1: It's Pamela Turner. P-A-M-E-L-A. Last name is Turner, T-U-R-N-E-R.

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

Speaker speaker_1: Yeah. Date of birth is 7/22/1988, and address is 6451 Oxford Avenue, Apartment D as in Dog, 119 Philadelphia, PA, 19111.

Speaker speaker_0: I have July 22nd, 1988, as... I'm sorry.

Speaker speaker_1: Yeah. 1988, I'm sorry.

Speaker speaker_0: I have 443-

Speaker speaker_1: Okay.

Speaker speaker_0: ... I have 44-443-783-8856 as your phone number.

Speaker speaker_1: Yep, that's it.

Speaker speaker_0: And then I have peturner06@gmail.com. Is that today?

Speaker speaker_1: Yes, that's correct.

Speaker speaker_0: Did you already have an idea of what you wanted to be enrolled into, or you, you still don't know the plans that they offer?

Speaker speaker_1: Um, I just... Well, I wanted to be enrolled in whichever one covers me the most. It sounds like it might be the one, I guess, that's, like, called the Stay Healthy Enhanced, I think, maybe one. I'll just call it-

Speaker speaker_0: Let me clarify.

Speaker speaker_1: ... Enhanced. I can't remember.

Speaker speaker_0: Okay. I can check real quick. Um, because it is limited benefit plans, okay? None of them are major medical. Um, let me see which one would be the one. So the Stay Healthy MEC Enhance, that one's the one that would cover your preventative care, as well as your hospital indemnity. Um, so that's the only one that covers both areas. The other three that they offer, being the Stay Healthy MEC TeleRx, that one only covers preventative services, but it doesn't cover any doctor visits, let's say. So that one would cover, like, a physical, some vaccines, some STD and cancer screenings, um, like colonoscopies. But if you get sick and go to the doctor, get injured, urgent care, emergency room, that one doesn't cover none of that. And then the VIPs, um, only cover hospital indemnity, so they only cover your actual doctor visits, let's say, urgent care, emergency room, surgeries, but they don't cover your preventative. So the Stay Healthy MEC Enhance is the only one that covers both those areas. However, it does require copays, and it does require you to stay with a network. The only ones that don't require a network requirement is the two VIPs, but those don't cover preventative.

Speaker speaker_1: Okay. Well, can I get the... Is it okay if I get the Stay Healthy MEC, I guess, Enhanced, or whatever, plus the VIP Prime?

Speaker speaker_0: So since it's m-... Since the Enhance covers, um, hospital indemnity, you wouldn't be able to do that. But what you can do, if you want to, you could choose, like, the Stay Healthy TeleRx, which is a preventative. What you are allowed to do is, like, choosing the MEC TeleRx, which is only preventative, and choosing one of the VIPs, um, if you wanna be out-of-network when it comes to, like, your hospital and, and side of it.

Speaker speaker_1: Huh. Yeah, I'm not sure. Yeah, 'cause I'm not sure. Like, I mean, I've been with my hospital for years, some with Penn, so I'm not sure what's in-network and what's out-of-network with your, with your plan.

Speaker speaker_0: So, so I can always, um, provide you the, the network phone number, and you're welcome to call them to see if they're with a network or not. If that's something that you wanna know first prior to enrolling. 'Cause like I said, the two VIPs don't require any in-network. As long as the provider accepts that insurance, you can use it. Now, if they don't, you would have to go somewhere else, 'cause it really just depends on the provider, if he takes it or not, but when it comes to-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... the VIPs... And then the two MECs do require in-network. Like I said, the Stay Healthy MEC Enhance is the only one that would cover your preventative care and your hospital indemnity all into one plan. However, it does require you to stay with a network, and it does require copays. Then your VIP+ only cover hospital indemnity side. They don't cover preventative, but the VIP don't require any in-network. However, um, it really just depends on the provider and if he takes that insurance 'cause if they say no, then you would have to go somewhere else.

Speaker speaker_1: Gotcha. And then what type of insurance is it, so that I can tell them, so that they can look it up in their system? Like, is it-

Speaker speaker_0: The carrier?

Speaker speaker_1: ... general? Is it... Yeah.

Speaker speaker_0: So it-

Speaker speaker_1: So is it Medtronic? Is it, like, what?

Speaker speaker_0: So, um, these are not major medical plans. They're limited. And the carrier would be American Public Life when it comes to the VIPs. With the Stay Healthy plan, which is only your preventative, it, it is a different carrier, which is 90 degrees. But if you get the Stay Healthy MEC Enhance, since you get your preventative care, as well as your hospital indemnity, you have two different carriers, which for pre- for preventative, it's 90 Degrees, and for hospital indemnity, it would be, um, American Public Life, APL.

Speaker speaker_1: Uh-huh. So you said, it's called American, American Life, you said? APL Life?

Speaker speaker_0: Amer- Yeah, APL, American Public Life.

Speaker speaker_1: Oh, American Public Life, okay.

Speaker speaker_0: And then, um, for the Stay Healthy, which is preventative, that's 90 Degrees.

Speaker speaker_1: That's 90 Degrees?

Speaker speaker_0: Mm-hmm. And those are the carriers. Um, and I have that phone number that they typically give to the members to find, um, if the providers are within network or out-of-network, 'cause if you do enroll into the Stay Healthy and you see Enhance, you will be calling that number.

Speaker speaker_1: Oh.

Speaker speaker_0: So you wanna be on it before you enroll. And like I said, the VIPs don't require in-network as long as the provider takes it. It, it just depends on the provider.

Speaker speaker_1: Gotcha. Okay. Yeah. I mean, I would kind of suck, but I wouldn't really know what to do, 'cause I really don't wanna change, like, my provider that I've been with for several years.

Speaker speaker_0: Yeah. And I was gonna tell you that it is important and it is important that you know which one you wanna be enrolled to, because all of their medical plans, being the VIPs plus Prime, the Stay Healthy Tele-RS, which is only the preventative, and the ME-C Enhance, which is the one that covers both, they're under a IRS regulation that's called Section 125. What's we- Section 125 is, it allows you to pay these plans with pre-tax dollars. However, if you do wanna cancel the plan later on once you enroll, or make changes like adding a dependent, to do that, you do have to d- be within the first 30 days of receiving your paycheck. Once those 30 days are up, if you do wanna cancel it, you do have to wait for the next company open enrollment, which for them, I can see what month that falls in. But those would be the only times you would be able to cancel the plan or make changes to the plan. So, it is important that you know like which one you wanna be enrolled in, because if you're out of your 30 days, you're kinda like stuck with it until the next company open enrollment, and for them, it's not till December. Last year, it was between December 9th of 2024 till December 24, 19- of, um, 2024. Uh, the date might change but it's definitely held in December, um, so it is important that you know that after those 30 days, if you like change your mind, you have to call before that 30-day mark. If not, you have to wait till the month of December if you do enroll to cancel it, due to that IRS regulation.

Speaker speaker_1: Oh, okay. So I wouldn't be able... So, if I got brought on basically to the company, I can't opt out of this insurance? Is that what you're telling me?

Speaker speaker_0: So, no. So, so if you... I'm technically saying, if you were to enroll into any other medical plans, all of those, um, the medical ones, being the v- two VIPs, the two ME-Cs, are under a IRS regulation that allows you to pay the plans with pre-tax dollars. But due to the fact that they allow you to pay with pre-tax dollars, they put a regulation on those plans. Meaning, if you enroll and later on wanna cancel that plan, you have to be within the first 30 days of receiving your check. If you call later on, and let's say you're on day 31 already, they're gonna tell you, "Unfortunately, since you're under... since one of your plans is under Section 125, you have to wait for the next company open enrollment to call and cancel

it."

Speaker speaker_1: Ah.

Speaker speaker_0: So you're gonna be kind of stuck with it. So, and a-

Speaker speaker_1: That's kind of awful.

Speaker speaker_0: Yeah. And the medical plans are the only ones under that restriction. Dental, vision, term life, all of those you could cancel at any moment, um, but the medical ones, y- you wouldn't be able to just call and cancel it whenever you wanted. You would have to be within the first 30-day window of receiving your first check, or within the month of December when they're back within company open enrollment, to call and cancel it. 'Cause if you're not within those two periods, you're kind of stuck with it until the next company open enrollment, which is not till all the way till December. As well as you can't just call in and enroll whenever you want. You would have to be within the first 30 days of receiving your paycheck. After those 30 days, if you call to enroll, you have to do it within company open enrollment, which is December.

Speaker speaker_1: Ooh. Okay.

Speaker speaker_0: Yeah.

Speaker speaker_1: That doesn't sound too promising.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Um.

Speaker speaker_0: And I was gonna tell you that they don't do any type of auto-enrollment. So if you don't wanna enroll, you wouldn't have to call and tell us, but if you do wanna enroll, you do have to do it within 30 days of receiving that first check, or within company open enrollment, which is held in December. Um, I don't know if you want me to provide that number that people use to find if the provider's within the network or not, just in case you're curious to see if they would take it or not, 'cause I have that phone number.

Speaker speaker_1: Okay. I have another question before I get the phone number. Um, for the free, I think you said the Free Rx, 'cause I need that to cover medications, which one is that under the Stay Healthy?

Speaker speaker_0: So, the Stay Healthy plan co-

Speaker speaker_1: Is that separate?

Speaker speaker_0: Well, no, if you get the Stay Healthy and you see Tele-RS, one of their added services is the Free RX membership. So it's included, but they also do offer it by itself. Um, with the NEC Tele-RS, it comes with virtual urgent care as a service and savings, um, Free RX which is just a membership that gives you access to nin- top 90% generic drugs prescribed in the US, some of them being free and some of them just having a discount. Um, I don't have the list of the free ones. So y-I wouldn't be able to provide that to you, but they do also offer it alone, like standalone.

Speaker speaker_1: Okay.

Speaker speaker_0: That one's \$5.99 weekly from your paycheck. And then that one doesn't have that IRS regulation.

Speaker speaker_1: Okay.

Speaker speaker_0: So that one, if you did enroll into it, it would be \$5.99 for employee only, and you could cancel it at any time if you didn't like it anymore.

Speaker speaker_1: Okay.

Speaker speaker_0: Yeah.

Speaker speaker_1: That kinda sounds like as if I want that, 'cause I don't wanna... And, it sounds like I don't wanna be enrolled, and then like locked in, and then-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... I get enrolled into the company and then I'm stuck, like, with that, is the thing.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Now that you told me that. 'Cause somebody didn't tell me that, actually. I'm glad you told me that 'cause I wasn't informed about that.

Speaker speaker_0: Yeah. Like the MEC Tel-RX, um, I guess that's why it has the Tel-RX part in it.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: 'Cause it includes the Free Rx, but like I said, the VIPs, the Stay Healthy plan, and the MEC Enhanced are the only four under that restriction, 'cause it allows you to pay with pre-tax dollars, but the gag is that you can't just call and cancel whenever. You have to be within the first 30 days of receiving your check, or when the company open enrollment, which is not 'til December.

Speaker speaker_1: Okay. Hm. Okay. Well, I'll have to think about it, I guess.

Speaker speaker_0: And then, um, I was gonna ask you, did you want me to send you the benefit guide? That benefit guide has all the plans that they offer with the prices to those plans, just in case you were interested.

Speaker speaker_1: Oh, well, I think I've looked at it.

Speaker speaker_0: You want me to like look closer at it?

Speaker speaker_1: Yeah, no-

Speaker speaker_0: Okay.

Speaker speaker_1: ... I think, um, the last person I think had sent it to me. So that's why-

Speaker speaker_0: Okay.

Speaker speaker_1: ... I was looking at, I was looking it over, but I'm just, I don't know. I feel like I'm between a rock and a hard place, 'cause from what you're telling me, it's telling me I can't really cancel until-

Speaker speaker_0: Correct.

Speaker speaker_1: ... the next one until December. But I need it because I have like doctor's appointments that need to be, obviously that I need, that are coming up. Um-

Speaker speaker_0: And you... And depending on which one you select, you do have to like be sure that they will accept it. 'Cause like I said, the two VIPs, which are the plans that cover a flat fee towards your doctor visits, the sick, urgent care, emergency rooms-

Speaker speaker_1: Okay.

Speaker speaker_0: ... y- they don't require it in-network requirement, but if they don't take it, then you would have to go somewhere else.

Speaker speaker_1: Okay. That's-

Speaker speaker_0: And the MECs-

Speaker speaker_1: Okay.

Speaker speaker_0: ... you have to be within network. Like there's no buts. You have to be within network with the Stay Healthy one, and with the MEC Enhanced, which is the one that covers preventative and hospital indemnity.

Speaker speaker_1: Okay. Um, yeah, give me the number so I can see.

Speaker speaker_0: Okay. Um, let me know when you're ready, and I also have a website just in case.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: So the phone number is 800-457-1403.

Speaker speaker_1: Yeah.

Speaker speaker_0: So 800-457-1403.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And then, I have the website as well, just in case you're wanting to look at that.

Speaker speaker_1: Okay. Hold on one second. Let me not close that. Okay. What's the website?

Speaker speaker_0: It's C as in Charlie, L as in loud, A as in apple, R as in Romeo-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... I as in ice cream, T as in TV, E as in echo, V as in victor.com. So, CLARITEV.com.

Speaker speaker_1: Mm-hmm. Okay. And you said I still have... As long as I'm enrolled, you said, within the first 30 days-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... of my first pay cycle, I'm okay?

Speaker speaker_0: Correct.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And then after those 30, um, you wouldn't be able to just call and enroll whenever, and you wouldn't be... If you are enrolled into like the medicals, you wouldn't be able to cancel it until the next company open enrollment.

Speaker speaker_1: Okay. All righty. Well, thank you. I appreciate it.

Speaker speaker_0: You're welcome. Have a nice day.

Speaker speaker_1: Thank you. You as well.