

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling 3-00-1234. How can I assist you? I'm Shirley Prevost and I work for ATC. And I, uh, I was text this number for Open Healthcare enrollment. Yes, ma'am. So I can sign up by calling for benefits? Mm-hmm. Yes, ma'am. Um, would you like to enroll? Yes, ma'am. I, uh, but, uh, I don't know, uh, I don't know all about it though. Um, I mean, um... Yeah. I can, I can explain the plan to you. So we are the healthcare administrators for different staffing agencies, so I would have to get in your file to give you any information, due to the fact that we administrate different agencies. Um, you said you're with ATC, right? Yes, ma'am. Around the Clock Care. Okay, and then what are the last four of your Social? 5371- Shirley Prevost. Thank you. For security purposes, do you mind verifying your address as well as your date of birth for me? 6871 Greenway Drive South, Mobile, Alabama, 36608- Okay, thank you. 4216... I think I got those little last extra numbers over there right, but it's 36608. Okay, thank you. And what is it to me? Um, your date of birth. May 2nd, 1954. Okay, thank you. Shirley Prevost, you're welcome. And then is your phone number still the same, the 414-5442? Mm-hmm. 4442. Mm-hmm. Thank you. I, um, I do have Medicare though. So I don't know what kind of, you know, healthcare this is at APC. So if you want, I can go ahead and send you the benefit guide to your email. Is the address 79620... 006... ...06... ... at gmail.com? Mm-hmm. Okay. If you want, I can send you the benefit guide to your email on file. That guide has all the healthcare plans that they offer and if you want, I can go... Is it extra to, to what I have? It's med, is this extra to Medicare? So they offer different plans. They'll offer, like... Okay. Let me, let me open the guide real quick. Okay. So it looks like they offer... I wanna make sure. No, I don't, I don't want the date to be ex, expired, you know- Okay. ... when you're sending me this information. Yeah. So I'll ahead and send it to you and if you want, I'll go ahead and explain the plans to you as well. Um, I'm just gonna... Okay, thank you. I'm gonna go ahead and send that. Okay. I went ahead and sent you that benefit guide to your email file. Thank you. Do you mind verifying if you received it? It should be coming from an email that says info@benefitsinacard.com. Okay. Hello? Yes, ma'am. Um, did you receive it? Oh. Okay. Oh, girl, I wonder if, is, has she gone? No, did you ever... I was, I thought you were looking to see if you received it. Um, did you ever get it by any chance? Oh, okay. Let me see. Okay. And then, it should be coming from an email that says info@benefitsinacard.com. If you don't see it right away, I would also check your spam and your junk file 'cause sometimes it goes there. Okay. Okay. This is saying, um... Okay. Okay, I see it now. Info, Benefits Guide. Uh-huh. Telehealth, thank you for contact. I see it. Yes. Yes, that one right there. So if you open that PDF, it's gonna open up the, the plans that they offer. And if you want- Okay. ... I can go ahead and start explaining them to you. Please start explaining. Okay. So they only offer four medical plans. Um, the first one I'm gonna go over is only a preventative plan, meaning it's

only gonna cover like one physical visit a year, some vaccinations like the tetanus shot, some- Mm-hmm. ... cancer screenings, some STD- Mm-hmm. ... screenings and even some counseling. But it's only for preventative services, meaning it's not gonna- Okay. ... cover any doctor visits, if you were to get sick, hospital visits if you were to- Okay. ... get injured, urgent care, emergency room, nor surgeries. This plan is called the Stay Healthy MUC Tele-RS. It also requires you to stay within the network to receive coverage at 100%. It includes prescription benefits through Aleve PhR, and it offers something called Free Out S, which gives you access to over 800 of the top 90% generic drugs prescribed in the US for a cheaper price. It also includes virtual urgent care, which gives you medical assistance virtually with medical providers. Um, but like I said earlier, the Stay Healthy MUC is only for preventative services. Okay? Okay. If you were to select the employee plan, that would be a weekly deduction of \$16.05. That's for the preventative. They also offer two other plans called the VIPs. These two plans are the plans that will cover your doctor visits if you were to get sick, your hospital visits, urgent care visits, emergency room, and even some surgeries. However, the two VIPs do not cover preventative services. So they don't cover what the Stay Healthy covers. They only for like doctor visits, if you're actually like sick or injured and gotta go to the doctor. Um, these two plans however don't require you to stay within the network. You could use providers outside of the network or in the network to receive coverage MUC. Um, with these two they also offer preventive... They also offer, sorry, prescription benefits but through Pharmaville, which you can pay up to \$10, \$20, \$30 depending on the medication. And for the non-generic medication, they do offer somewhat of a discount. These two plans also do include the virtual urgent care, and the main difference between these two is the dollar amount that it pays, the service that you go for. Um, from the two of them, the VIP Prime is the one that's going to pay a higher dollar amount towards those services. So for example, if we were to go and visit a hospital, the... Hundred dollars per day for a month. But for surgeon's edition office, the VIP Plus covers... Per day max of two days. While the VIP Prime would cover \$1,000 per day for a max of two days. So the VIP Prime would cover a greater flat fee towards that service. If we were to select between those two VIP plans, the VIP Plus for employee would be a weekly deduction of \$31.71. And then for the VIP Prime it would be a weekly deduction of \$43.41. So those are, um, for the preventative and then the two hospital indemnity plans. For the third plan that I'm gonna go over, it covers both your preventative care, meaning one physical visit a year, some vaccinations, some STD and cancer screening, even some counseling. And it also covers your hospital indemnity area which would be if you were to get sick and go to the ho- doctor, hospital, urgent care, emergency room. So this one includes both of them and this one is called the Stay Healthy MUC Enhanced. With the MUC Enhanced you are required to stay within the network and this plan also does include copays in the area of primary care visits which you'll be limited to four visits annually per person or 10 per family, and the copay in that area would be of \$10. For specialty care visits you're limited to four visits annually per person or 10 per family, and the copay in that area would be of \$50. For urgent care visits you would be limited to four visits annually per person or 10 per family, and the copay in that area is of \$60. You have, um, prescription benefits with both Aleve PhR as well as... For your preventative prescriptions you are required a copay. So for the pharmacy option you have a 30 day supply for your generic drugs. There is a co- there will be a copay required of \$5. For your mail order option there's a 90 day supply. For your generic drugs there is a copay requirement of \$15. This plan also would cover a flat fee where in the

area it's a hospital admission benefit, \$1,000 per day for a max of one day. Hospital confinement benefit, it would cover \$100 per day for a max of 30 days. Surgery and hospital it would cover \$500 per day for a max of one day. Medical imaging test it would cover \$100 per day for a max of two days. Advanced studies/follow-up test it would cover \$25 per day for a max of one day. If you were to select the Stay Healthy MUC Enhanced..... for employee, it would be a weekly deduction of \$43.81. And then this, the MEC Enhanced is the one that covers both benefits. Um, and then there is additional benefits that you could include in your coverage, but they do have their separate deductions to them. So, they offer short-term disability for employees working 20 hours or more per week. The plan for employee would be \$5.18 weekly. They also offer 24-hour group accident. The plan for employee would be \$2.01. They also offer vision for employee. That would... And 15 cents. They also offer dental for employee. That would be \$3.64 weekly. ID Social Plus, which is identity protection, the plan for employee would be \$1.98. They also offer behavior health for employee for \$1.50 weekly, and term life for employee, a weekly deduction of \$2.11. And I was also gonna inform you that for your medical plans, which are the two VIPs and then the two MECs, the s- the preventative one as well as the one that offers both benefits, which is the MEC Enhanced, those are under a IRS regulation called Section 125. So, what Section 125 is, it allows you to pay those particular plans with pre-tax dollars, but to cancel or make changes within that plan, you would have to be within the first 30 days of receiving your first check, or be within the company open enrollment period, which it's already. Th- they're currently on it right now. And I, uh, believe it ends on the 28th... September. It ends on the 28th of- Yes. ... this month? 28th. All right. Okay. So, if you do select one of those medical plans that are under that IRS regulation, um, the only time that you would be allowed to make any changes or drop those particular plans would be within the company open enrollment period. So, the last day would be the 28th of this month. Okay. For me to decide to enroll? Yes, and for you to decide to enroll, and also if you do enroll and you decide to add one of the medical plans that are under that IRS regulation, um, let's say later on you don't want it anymore, you have to call before the 28th to drop it. Because if you call after the 28th, they're gonna tell you that you have to call back within the company's open enrollment period, which would be next year to drop that plan. Okay, then. All right. So, uh, even I'm talking to you right now, I have up to the 28th to let you know whether I want to enroll or not? Yeah, you have till the 28th to actually enroll. Okay. So, if their window- Okay. So you mean to- It looks like they started their company open enrollment yesterday, and the last day to enroll would be the 28th. Because if you call on the 29th, they're gonna tell you that you have to call back next December to enroll. Oh, okay, because you're saying, uh, \$3 a week, uh, is what I would have to pay. And I don't know- Correct. ... how the weeks, uh, even worth, uh, a week. Uh, I did- So we- ... have four clients, and so I only have, now I have one client that they're trying to, uh, make changes made according to what the client has requested, that I come to her more often than what I do. Mm-hmm. Uh, so I listened to you, and you were saying \$3, uh, something you said- Correct. ... it would be \$3 a week out of my check. Well, then that wouldn't be good for me. So, they all, all have different separate deductions to them. You probably heard me when I was talking about the dental plan, because dental for employee is \$3.64 weekly, but they all have different prices. Like, the- Okay. Depending on which ones you get and how many you get depends on how much the weekly deduction is from your paycheck. So, for vision for employee only is \$2.15. For term life, it's \$2.11. For short-term disability, \$5.18. The dental plan- Oh, oh, we- ...

for employee... Yeah, there- That's a week though, right? Okay. So, per time. Yeah, these are all weekly deductions. Okay. But the term life insurance, that sounds good. Uh, I'm interested in that, but, um, that, that deduction, just about everything you mentioned is a deduction. Now, the Stay Healthy, okay, I looked into that. I, well, I listened to everything you said actually, and, but you say you really at preventatives. Mm-hmm. And I'm, I'm for preventatives too, but most everything on here, ur- urgent care, I like that, and, um, primary care must stay in network, okay? That's the way Humana... I, I have Humana, uh, insurance. Mm-hmm. And Humana, uh, Gold Plus is what I have, and it's, uh, staying in the network, uh, for- So, the, the two, um, the preventatives, you have to stay within the network. Mm-hmm. The two VIPs, which are the ones that actually cover your doctor visits- Uh-huh. ... hospital visits, urgent care, emergency room, and surgeries, those two VIP- Mm-hmm. ... or the VIP Plus-... and then the VIP Prime. With the VIPs, you're not required to stay within the network. You could be either in the network or out of the network. But with the preventative- Mm-hmm. ... and also with the one that offers both preventative and then the hospital side, um, with those two- Mm-hmm. ... the MECs, you do have to stay within the network. Only with the VIP- Okay. ... you can be either in or out of the network. Okay. Okay, that's why I have VIP, can use, uh, providers out of network? The network, correct. Yes. Mm-hmm. Okay. And then there's three different ones to choose from. There's the VIP Plus and then the VIP Prime. Out of the two of them, the one that pays a greater dollar amount depending on what service you go for is the Prime. Mm-hmm. Mm-hmm. It covers a little bit more than the Plus. Okay. Okay. I'm gonna read what you sent to me on the phone, then, and, uh, and then I'll know whether to, uh, sign up or not. And you said- Okay. ... you said, you said I have to the 28th of this month to, uh, to choose? Yes, ma'am. We're open from- Okay. ... 8:00 AM up until 8:00 PM Eastern Time, but you do have till the 28th. Okay. And if you don't wanna enroll, you don't really have to do anything because they don't... into any of the plans. I know some of them- Okay. ... do, but HPC Healthcare doesn't. But if you- Okay. ... do wanna enroll, it is important that you know that your last day would be the 28th. So you would- Okay. ... have to call us at 8:00 to enroll. Okay. Okay. I got it. Okay. Mm-hmm. All right. Thank you so, so much for- You're welcome. ... explaining because most ever, ever, most everything I heard from you, it was, it was dealing with a dollar amount, whatever, then it says weekless. Oh, Lord, have mercy. Um- Yeah, two-week deduction. Uh, I, most of the time, uh-huh, I, uh, I was, uh, working, uh, weekly, but then I also- Mm-hmm. ... you know, it depends on a lot of things, whether I'm working weekly or not. Okay. And, uh-huh. And so, and that may not be good, which, uh, means, which means they have certain things in this, uh, healthcare. It's, it's a weekly deduction of something. So, um, that's what not good about it either, a weekly deduction. If I'm working- Yeah. ... if I'm working weekly, that sounds good. But if I'm not working weekly, depends on the circumstances, then it's not good. Yeah. Uh-huh. That's what it is. Okay. This, this health plan is good, but you need to be working every week. Week, yes, ma'am, you do. Uh-huh. At that point, it get, it, it, it's, um, it's not good for me in, in that way. I understand. Okay. So I'm gonna read this to have put on my phone, on my email and, uh- Okay, that's fine. ... and then I'll, I'll, you know, I'll know more about whether to, uh, call you back and enroll or not. Okay. All right. That's fine. Thank you. You're welcome. I hope you have a good day. Thank you and you too. Thank you. You're welcome. Bye-bye. Bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling 3-00-1234. How can I assist you?

Speaker speaker_2: I'm Shirley Prevost and I work for ATC. And I, uh, I was text this number for Open Healthcare enrollment.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: So I can sign up by calling for benefits?

Speaker speaker_1: Mm-hmm. Yes, ma'am. Um, would you like to enroll?

Speaker speaker_2: Yes, ma'am. I, uh, but, uh, I don't know, uh, I don't know all about it though. Um, I mean, um...

Speaker speaker_1: Yeah. I can, I can explain the plan to you. So we are the healthcare administrators for different staffing agencies, so I would have to get in your file to give you any information, due to the fact that we administrate different agencies. Um, you said you're with ATC, right?

Speaker speaker_2: Yes, ma'am. Around the Clock Care.

Speaker speaker_1: Okay, and then what are the last four of your Social?

Speaker speaker_2: 5371- Shirley Prevost.

Speaker speaker_1: Thank you. For security purposes, do you mind verifying your address as well as your date of birth for me?

Speaker speaker_2: 6871 Greenway Drive South, Mobile, Alabama, 36608-

Speaker speaker_1: Okay, thank you.

Speaker speaker_2: 4216... I think I got those little last extra numbers over there right, but it's 36608.

Speaker speaker_1: Okay, thank you.

Speaker speaker_2: And what is it to me?

Speaker speaker_1: Um, your date of birth.

Speaker speaker_2: May 2nd, 1954.

Speaker speaker_1: Okay, thank you.

Speaker speaker_2: Shirley Prevost, you're welcome.

Speaker speaker_1: And then is your phone number still the same, the 414-5442?

Speaker speaker_2: Mm-hmm. 4442.

Speaker speaker_1: Mm-hmm. Thank you.

Speaker speaker_2: I, um, I do have Medicare though. So I don't know what kind of, you know, healthcare this is at APC.

Speaker speaker_1: So if you want, I can go ahead and send you the benefit guide to your email. Is the address 79620...

Speaker speaker_2: 006...

Speaker speaker_1: ...06...

Speaker speaker_2: ... at gmail.com?

Speaker speaker_1: Mm-hmm. Okay. If you want, I can send you the benefit guide to your email on file. That guide has all the healthcare plans that they offer and if you want, I can go...

Speaker speaker_2: Is it extra to, to what I have? It's med, is this extra to Medicare?

Speaker speaker_1: So they offer different plans. They'll offer, like...

Speaker speaker_2: Okay.

Speaker speaker_1: Let me, let me open the guide real quick.

Speaker speaker_2: Okay.

Speaker speaker_1: So it looks like they offer...

Speaker speaker_2: I wanna make sure. No, I don't, I don't want the date to be ex, expired, you know-

Speaker speaker_1: Okay.

Speaker speaker_2: ... when you're sending me this information.

Speaker speaker_1: Yeah. So I'll ahead and send it to you and if you want, I'll go ahead and explain the plans to you as well. Um, I'm just gonna...

Speaker speaker_2: Okay, thank you.

Speaker speaker_1: I'm gonna go ahead and send that. Okay. I went ahead and sent you that benefit guide to your email file.

Speaker speaker_2: Thank you.

Speaker speaker_1: Do you mind verifying if you received it? It should be coming from an email that says info@benefitsinacard.com.

Speaker speaker_2: Okay. Hello?

Speaker speaker_1: Yes, ma'am. Um, did you receive it?

Speaker speaker_2: Oh. Okay. Oh, girl, I wonder if, is, has she gone?

Speaker speaker_1: No, did you ever... I was, I thought you were looking to see if you received it. Um, did you ever get it by any chance?

Speaker speaker_2: Oh, okay. Let me see.

Speaker speaker_1: Okay. And then, it should be coming from an email that says info@benefitsinacard.com. If you don't see it right away, I would also check your spam and your junk file 'cause sometimes it goes there.

Speaker speaker_2: Okay. Okay.

Speaker speaker_3: This is saying, um... Okay. Okay, I see it now. Info, Benefits Guide.

Speaker speaker_1: Uh-huh.

Speaker speaker_3: Telehealth, thank you for contact. I see it.

Speaker speaker_1: Yes. Yes, that one right there. So if you open that PDF, it's gonna open up the, the plans that they offer. And if you want-

Speaker speaker_3: Okay.

Speaker speaker_1: ... I can go ahead and start explaining them to you.

Speaker speaker_3: Please start explaining.

Speaker speaker_1: Okay. So they only offer four medical plans. Um, the first one I'm gonna go over is only a preventative plan, meaning it's only gonna cover like one physical visit a year, some vaccinations like the tetanus shot, some-

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: ... cancer screenings, some STD-

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: ... screenings and even some counseling. But it's only for preventative services, meaning it's not gonna-

Speaker speaker_3: Okay.

Speaker speaker_1: ... cover any doctor visits, if you were to get sick, hospital visits if you were to-

Speaker speaker_3: Okay.

Speaker speaker_1: ... get injured, urgent care, emergency room, nor surgeries. This plan is called the Stay Healthy MUC Tele-RS. It also requires you to stay within the network to receive coverage at 100%. It includes prescription benefits through Aleve PhR, and it offers something called Free Out S, which gives you access to over 800 of the top 90% generic drugs prescribed in the US for a cheaper price. It also includes virtual urgent care, which gives you medical assistance virtually with medical providers. Um, but like I said earlier, the Stay Healthy MUC is only for preventative services. Okay?

Speaker speaker_3: Okay.

Speaker speaker_1: If you were to select the employee plan, that would be a weekly deduction of \$16.05. That's for the preventative. They also offer two other plans called the VIPs. These two plans are the plans that will cover your doctor visits if you were to get sick, your hospital visits, urgent care visits, emergency room, and even some surgeries. However, the two VIPs do not cover preventative services. So they don't cover what the Stay Healthy covers. They only for like doctor visits, if you're actually like sick or injured and gotta go to the doctor. Um, these two plans however don't require you to stay within the network. You could use providers outside of the network or in the network to receive coverage MUC. Um, with these two they also offer preventive... They also offer, sorry, prescription benefits but through Pharmaville, which you can pay up to \$10, \$20, \$30 depending on the medication. And for the non-generic medication, they do offer somewhat of a discount. These two plans also do include the virtual urgent care, and the main difference between these two is the dollar amount that it pays, the service that you go for. Um, from the two of them, the VIP Prime is the one that's going to pay a higher dollar amount towards those services. So for example, if we were to go and visit a hospital, the... Hundred dollars per day for a month. But for surgeon's edition office, the VIP Plus covers... Per day max of two days. While the VIP Prime would cover \$1,000 per day for a max of two days. So the VIP Prime would cover a greater flat fee towards that service. If we were to select between those two VIP plans, the VIP Plus for employee would be a weekly deduction of \$31.71. And then for the VIP Prime it would be a weekly deduction of \$43.41. So those are, um, for the preventative and then the two hospital indemnity plans. For the third plan that I'm gonna go over, it covers both your preventative care, meaning one physical visit a year, some vaccinations, some STD and cancer screening, even some counseling. And it also covers your hospital indemnity area which would be if you were to get sick and go to the ho- doctor, hospital, urgent care, emergency room. So this one includes both of them and this one is called the Stay Healthy MUC Enhanced. With the MUC Enhanced you are required to stay within the network and this plan also does include copays in the area of primary care visits which you'll be limited to four visits annually per person or 10 per family, and the copay in that area would be of \$10. For specialty care visits you're limited to four visits annually per person or 10 per family, and the copay in that area would be of \$50. For urgent care visits you would be limited to four visits annually per person or 10 per family, and the copay in that area is of \$60. You have, um, prescription benefits with both Aleve PhR as well as... For your preventative prescriptions you are required a copay. So for the pharmacy option you have a 30 day supply for your generic drugs. There is a co- there will be a copay required of \$5. For your mail order option there's a 90 day supply. For your generic drugs there is a copay requirement of \$15. This plan also would cover a flat fee where in the area it's a hospital admission benefit, \$1,000 per day for a max of one day. Hospital confinement benefit, it would cover \$100 per day for a max of 30 days. Surgery and hospital it would cover \$500 per day for a max of one day. Medical imaging test it would cover \$100 per day for a max of two days. Advanced studies/follow-up test it would cover \$25 per day for a max of one day. If you were to select the Stay Healthy MUC Enhanced..... for employee, it would be a weekly deduction of \$43.81. And then this, the MEC Enhanced is the one that covers both benefits. Um, and then there is additional benefits that you could include in your coverage, but they do have their separate deductions to them. So, they offer short-term

disability for employees working 20 hours or more per week. The plan for employee would be \$5.18 weekly. They also offer 24-hour group accident. The plan for employee would be \$2.01. They also offer vision for employee. That would... And 15 cents. They also offer dental for employee. That would be \$3.64 weekly. ID Social Plus, which is identity protection, the plan for employee would be \$1.98. They also offer behavior health for employee for \$1.50 weekly, and term life for employee, a weekly deduction of \$2.11. And I was also gonna inform you that for your medical plans, which are the two VIPs and then the two MECs, the s- the preventative one as well as the one that offers both benefits, which is the MEC Enhanced, those are under a IRS regulation called Section 125. So, what Section 125 is, it allows you to pay those particular plans with pre-tax dollars, but to cancel or make changes within that plan, you would have to be within the first 30 days of receiving your first check, or be within the company open enrollment period, which it's already. Th- they're currently on it right now. And I, uh, believe it ends on the 28th... September.

Speaker speaker_2: It ends on the 28th of-

Speaker speaker_1: Yes.

Speaker speaker_2: ... this month?

Speaker speaker_1: 28th. All right.

Speaker speaker_2: Okay.

Speaker speaker_1: So, if you do select one of those medical plans that are under that IRS regulation, um, the only time that you would be allowed to make any changes or drop those particular plans would be within the company open enrollment period. So, the last day would be the 28th of this month.

Speaker speaker_2: Okay. For me to decide to enroll?

Speaker speaker_1: Yes, and for you to decide to enroll, and also if you do enroll and you decide to add one of the medical plans that are under that IRS regulation, um, let's say later on you don't want it anymore, you have to call before the 28th to drop it. Because if you call after the 28th, they're gonna tell you that you have to call back within the company's open enrollment period, which would be next year to drop that plan.

Speaker speaker_2: Okay, then. All right. So, uh, even I'm talking to you right now, I have up to the 28th to let you know whether I want to enroll or not?

Speaker speaker_1: Yeah, you have till the 28th to actually enroll.

Speaker speaker_2: Okay.

Speaker speaker_1: So, if their window-

Speaker speaker_2: Okay. So you mean to-

Speaker speaker_1: It looks like they started their company open enrollment yesterday, and the last day to enroll would be the 28th. Because if you call on the 29th, they're gonna tell you that you have to call back next December to enroll.

Speaker speaker_2: Oh, okay, because you're saying, uh, \$3 a week, uh, is what I would have to pay. And I don't know-

Speaker speaker_1: Correct.

Speaker speaker_2: ... how the weeks, uh, even worth, uh, a week. Uh, I did-

Speaker speaker_1: So we-

Speaker speaker_2: ... have four clients, and so I only have, now I have one client that they're trying to, uh, make changes made according to what the client has requested, that I come to her more often than what I do.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Uh, so I listened to you, and you were saying \$3, uh, something you said-

Speaker speaker_1: Correct.

Speaker speaker_2: ... it would be \$3 a week out of my check. Well, then that wouldn't be good for me.

Speaker speaker_1: So, they all, all have different separate deductions to them. You probably heard me when I was talking about the dental plan, because dental for employee is \$3.64 weekly, but they all have different prices. Like, the-

Speaker speaker_2: Okay.

Speaker speaker_1: Depending on which ones you get and how many you get depends on how much the weekly deduction is from your paycheck. So, for vision for employee only is \$2.15. For term life, it's \$2.11. For short-term disability, \$5.18. The dental plan-

Speaker speaker_2: Oh, oh, we-

Speaker speaker_1: ... for employee... Yeah, there-

Speaker speaker_2: That's a week though, right? Okay. So, per time.

Speaker speaker_1: Yeah, these are all weekly deductions.

Speaker speaker_2: Okay. But the term life insurance, that sounds good. Uh, I'm interested in that, but, um, that, that deduction, just about everything you mentioned is a deduction. Now, the Stay Healthy, okay, I looked into that. I, well, I listened to everything you said actually, and, but you say you really at preventatives.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: And I'm, I'm for preventatives too, but most everything on here, ur- urgent care, I like that, and, um, primary care must stay in network, okay? That's the way Humana... I, I have Humana, uh, insurance.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: And Humana, uh, Gold Plus is what I have, and it's, uh, staying in the network, uh, for-

Speaker speaker_1: So, the, the two, um, the preventatives, you have to stay within the network.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: The two VIPs, which are the ones that actually cover your doctor visits-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ... hospital visits, urgent care, emergency room, and surgeries, those two VIP-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... or the VIP Plus-... and then the VIP Prime. With the VIPs, you're not required to stay within the network. You could be either in the network or out of the network. But with the preventative-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... and also with the one that offers both preventative and then the hospital side, um, with those two-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... the MECs, you do have to stay within the network. Only with the VIP-

Speaker speaker_2: Okay.

Speaker speaker_1: ... you can be either in or out of the network.

Speaker speaker_2: Okay. Okay, that's why I have VIP, can use, uh, providers out of network?

Speaker speaker_1: The network, correct. Yes.

Speaker speaker_2: Mm-hmm. Okay.

Speaker speaker_1: And then there's three different ones to choose from. There's the VIP Plus and then the VIP Prime. Out of the two of them, the one that pays a greater dollar amount depending on what service you go for is the Prime.

Speaker speaker_2: Mm-hmm. Mm-hmm.

Speaker speaker_1: It covers a little bit more than the Plus.

Speaker speaker_2: Okay. Okay. I'm gonna read what you sent to me on the phone, then, and, uh, and then I'll know whether to, uh, sign up or not. And you said-

Speaker speaker_1: Okay.

Speaker speaker_2: ... you said, you said I have to the 28th of this month to, uh, to choose?

Speaker speaker_1: Yes, ma'am. We're open from-

Speaker speaker_2: Okay.

Speaker speaker_1: ... 8:00 AM up until 8:00 PM Eastern Time, but you do have till the 28th.

Speaker speaker_2: Okay.

Speaker speaker_1: And if you don't wanna enroll, you don't really have to do anything because they don't... into any of the plans. I know some of them-

Speaker speaker_2: Okay.

Speaker speaker_1: ... do, but HPC Healthcare doesn't. But if you-

Speaker speaker_2: Okay.

Speaker speaker_1: ... do wanna enroll, it is important that you know that your last day would be the 28th. So you would-

Speaker speaker_2: Okay.

Speaker speaker_1: ... have to call us at 8:00 to enroll.

Speaker speaker_2: Okay. Okay. I got it. Okay.

Speaker speaker_1: Mm-hmm. All right.

Speaker speaker_2: Thank you so, so much for-

Speaker speaker_1: You're welcome.

Speaker speaker_2: ... explaining because most ever, ever, most everything I heard from you, it was, it was dealing with a dollar amount, whatever, then it says weekless. Oh, Lord, have mercy. Um-

Speaker speaker_1: Yeah, two-week deduction.

Speaker speaker_2: Uh, I, most of the time, uh-huh, I, uh, I was, uh, working, uh, weekly, but then I also-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... you know, it depends on a lot of things, whether I'm working weekly or not.

Speaker speaker_1: Okay.

Speaker speaker_2: And, uh-huh. And so, and that may not be good, which, uh, means, which means they have certain things in this, uh, healthcare. It's, it's a weekly deduction of something. So, um, that's what not good about it either, a weekly deduction. If I'm working-

Speaker speaker_1: Yeah.

Speaker speaker_2: ... if I'm working weekly, that sounds good. But if I'm not working weekly, depends on the circumstances, then it's not good.

Speaker speaker_1: Yeah.

Speaker speaker_2: Uh-huh. That's what it is.

Speaker speaker_1: Okay.

Speaker speaker_2: This, this health plan is good, but you need to be working every week.

Speaker speaker_1: Week, yes, ma'am, you do.

Speaker speaker_2: Uh-huh. At that point, it get, it, it, it's, um, it's not good for me in, in that way.

Speaker speaker_1: I understand. Okay.

Speaker speaker_2: So I'm gonna read this to have put on my phone, on my email and, uh-

Speaker speaker_1: Okay, that's fine.

Speaker speaker_2: ... and then I'll, I'll, you know, I'll know more about whether to, uh, call you back and enroll or not.

Speaker speaker_1: Okay. All right. That's fine.

Speaker speaker_2: Thank you.

Speaker speaker_1: You're welcome. I hope you have a good day.

Speaker speaker_2: Thank you and you too.

Speaker speaker_1: Thank you.

Speaker speaker_2: You're welcome. Bye-bye.

Speaker speaker_1: Bye.