

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, Stephanie. My husband works, um, he's working, and, uh, his workmate told him that there's gonna be open enrollment for this insurance. Okay, so- I just wanted to get... Mm-hmm. I wanted to get information. I know that I can log in and sign in. The only thing is that, uh, I'm not sure if I'm supposed to have an ID number for him or with his social number being off. So we don't have access to that page. We can do... give him information over the phone. However, since it is his policy I... we do need permission from your husband to give you access, right now. Um, I have... Okay. Hold on real quick. I have him on the phone. Hold on. Mm-hmm. Let me... Hold on. Hello? Yes. Yes. I have my husband on the phone, ma'am. Hello? Hey. Um, so I was letting your wife know that for me to give her, um, information regarding your policy, that I need verbal consent from you to allow her since- Yes, ma'am. ... the call's being recorded. Okay. Thank you. All right. Um, and then I just need the name of the staffing agency that he works for and his last four of his Social. Okay. He has that information. Uh, Superior, uh, Skilled, uh... One minute. Superior Skill Traits? Okay. Thank you. Give me one second. His T&... And then what are the last four of your Social? 6613. And let's see, your first and last name, please. Juan Alvarez. Okay. For security purposes, can you verify your date of birth as well as your address, please? Uh, 2/25/1976 and the other address is 1100 Victory Drive, San Juan, Texas 78589. You said 1100... You said San Juan? San Juan, Texas, yes. Did you get the Victory Sp-... Oh, Victory- No, I was about to ask him if it was just Victory Drive or San Juan. Yeah, it's uh, 11... Yes. It's 1100 Victory Drive. Victory Drive. San Juan, Texas. Thank you. And then what was your ZIP code? 78589. Thank you. All right, and then I have 956-460-0254 as your phone number? Yes, ma'am. And what's a good email to reach you at? juan.alvarezjr21@yahoo. All right, thank you. Okay, thank you. And then did you want some information regarding your plan, or did you know already what you wanted to be enrolled into? Well- Well, my wife is gonna ask about that. Okay. Yes, go ahead. Yes. As a matter of fact, I was gonna ask you information in the medical policy, but I wanted my husband to hear, so I don't know if... Juan, you wanna go ahead and put your phone on mute? And when you have a question, you can unmute it. That way you can ask whatever question, but I want you to hear what she tells me. Okay. Okay. So this is for medical policy. So what about the plans you have on the medical policy? So they only offer three medical plans. Um, the first one's called the Stay Healthy MEC. So the Stay Healthy plan is only a preventative plan, meaning it's only gonna cover things such as a physical, some vaccines, some STD screenings, some cancer screenings, but the Stay Healthy MEC does not cover doctor visits if you get sick, hospital visits if you get injured, urgent care, emergency rooms, neither surgeries. It's only for your preventative visits, and it does require you to stay within the network, meaning you do only are allowed to use their doctors and clinics that they provide to

receive coverage. Um, so it does require a in-network requirement. You do receive prescription benefits, however, with the Stay Healthy MEC through Med Impact, but like I said, it's only a really basic plan for just preventative visits. So if he selects this one for employee only, it's \$15.91. For employee and spouse, it's \$20.81. For employee and children, it's \$21.50. Or if he selects the family plan, which would be employee, spouse and children, that would be \$25.84 weekly for the Stay Healthy plan. Um, for the medicals, were, was he trying to enroll, um, with you, the children, or the family?... they're only himself. Well, I wanted to get quotes on everything. The thing is that I already have insurance for my entire family through my employer. But, um, he lives over there in Austin and my insurance doesn't cover as much. Mm-hmm. 'Cause my insurance is just a local insurance here in the Rio Grande Valley. So, what we're trying to see if we will benefit him to have that insurance only for him or it will benefit for entire family. Okay. I got it. Um, you do... Just keep in mind that these are not major medical plans, okay? Uh, they're just limited. I just wanted to inform you that 'cause a lot of people think- Oh, limited? ... they're major medical. Yeah, they're limited 'cause major medical plans have a deductible and a copay. Um... Okay. And this pr- uh, insurance only pays a f- percentage towards that service. So they don't pay for the whole thing, they just pay for a certain amount then the member's responsible for whatever remaining balance is remaining. Got it. So that's where the st- And what is the percentage that you guys cover? Or is it just on the policy? So it just... It, it just depends on the plan, on the plan that he selects. Okay. So that's the Healthy Plan. Um, it's only, like I said, a preventative plan. So in other words, it's, like, for his, like, annual checkups, uh, some vaccines, uh, some STD and cancer screenings. It doesn't cover all cancer screenings neither all STD screenings, some of them, um, and it's the most basic one. Then I was gonna go over the other two. So the other two, there's the VIP Classic and the VIP Pro. Those two plans are the ones that do cover doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgery. However, the VIPs do not cover what your Stay Healthy Plan covers. So they do not cover a physical, they do not cover your STD screenings, they do not cover cancer screenings and they do not cover vaccines. So what the VIPs cover, the Stay Healthy doesn't. So it's like vice versa. Um, th- Like vice versa, okay. Yes. And then the VIPs don't require a "in network" so you can go wherever you want as long as the provider accepts the insurance. So it really just depends on the provider if he wants to take it or not. 'Cause it doesn't require a "in network" but if the provider doesn't accept it, of course, you're gonna have to go somewhere else. So it doesn't require a "in network," it just depends on the provider. You do also receive prescription benefits with the two VIPs. If you select the VIP Classic and the Pro, you have prescription benefits through Pharmacoville, depending on the generic medication that you get, just depends on how much you spend. You can spend up to \$30, \$20 or \$10. And for the non-generics, they do offer you a discount. These two plans include something called Virtual Urgent Care which offers medical assistance virtually with medical providers via telephone or video call and they cover a flat fee towards your visit. So this is where I was talking about that it covers a certain percentage to wherever service you go to. The VIP Classic is, um, well ac- the VIP Pro is the one that covers a little bit more out of pocket towards your visit. So a good example, for hospital admission, the VIP Classic covers \$500 per day for a max of a day while your VIP Pro would cover \$2,000 per day for a max of a day. Another example, for, let's see, for rehabilitation, the VIP Classic only covers \$25 per day for a max of 30 days while your VIP Pro would cover \$50 per day for a max of 30 days. Another example, for emergency room, the

VIP Classic covers \$50 per day for a max of two days while your VIP Pro covers \$150 per day for a max of two days. For urgent care, the VIP Classic covers \$50 per day for a max of four days while your VIP Pro would cover \$150 per day for a max of four days. Um, the only area that I'm really seeing a difference where the VIP Classic covers a little bit more than the Pro is when it comes to the surgery side. So for surgery in the hospital, the VIP Classic covers \$500 per day for a max of a day while your VIP Pro only covers \$250 per, per day for a max of a day. Also for phys- surgery and physician, the VIP Classic covers \$250 per day for a max of two days while the VIP Pro only covers \$125 per day for a max of two days. So it looks like mainly in the surgical area, the VIP Classic covers a little bit more than the Pro but, like, when it comes to your emergency room, urgent care, physician office, physician's speech and occupational therapy, um, then VIP Pro covers just a little bit more. And how about the, uh, phys- uh, specialist? So I don't... They actually don't provide that information to me. So any information that I don't actually see on the guide, I wouldn't be allowed to tell you, um, if it's covered or not. Okay. Uh, you would actually have to contact... I have two contact numbers that you can reach out to and they will a- will actually let you know if that's something that the VIPs cover or not. And I was gonna tell you that for the VIP Pro, that one doesn't cover preventative surgery, neither does it cover preventive surgery in physician office. The VIP Classic does. But like I said, in some areas, the VIP Pro covers a little bit more in dollar amount than the Classic. So if you select the VIP Classic for employee only, it's \$22.76. If you select the family plan, that's \$57.58 weekly or if you select the VIP Pro for himself, it's \$39.18 weekly and for the family, it would be \$116.36 weekly. Um, and I also- Hi, how are you? ... was gonna mention to you, so they don't offer a fourth plan that covers preventative, which would be like a physical, vaccines, STD and cancer screening, as well as his actual doctor visits. So he is allowed of Select the Stay Healthy in one of the VIPs if he wants to be covered in both areas. He just has to keep in mind that that is two separate deductions from his paycheck, if he does that. And I was gonna ask you, what did you say for the preventable one? Is the, only for him? Uh, \$15.91 weekly. And family? For the... Family's \$25.84 weekly and like I said, preventative does not cover any doctor visits. It's only for preventative visits. And then The Classic- So he, no matter what, he will probably get, he will probably need the, the VIP Pro to go to his physician, but he will need to get the first one to do all his physical exams? Exactly, yes. So like for any doctor visits, the sick, hospital visits, urgent care, emergency room and surgeries, he could either choose the VIP Classic or the VIP Pro. But if he wants his- Okay. ... annual checkups to be covered, like a physical, vaccine, STD and cancer screenings, uh, that is something that the two VIPs don't cover. Only the Stay Healthy. So he would have to add the Stay Healthy as well. And then the VIPs don't- Are you requiring- Mm-hmm. Mm-hmm. Okay, uh- I was gonna tell- What is this, this plan? What, what is the name of the insurance? The VIP- It depends on the plan that he select. If he selects the Stay Healthy Plan, which is the one that's \$15.91 weekly, that one, the carrier is 90degrees. So 9-0 and then degrees spelled out. That one is the one that does- Yes, I know that one. ... require, uh, to stay with a network and then for the two VIPs, being the VIP Classic and the VIP Pro, those two are different carriers. That one would be American Public Life, or APL. APL? Mm-hmm. That's new. I work at a hospital myself. I've never heard of APL. Okay. I've heard of 90degrees, but not APL. APL, uh- They're the same? ... or American P- Public Life. That's the full wording. No, I've never... I deal with insurances, that's why. Um... Oh, gotcha. Yeah, it's kinda, it's kinda weird how these two insurance work. I mean, the three insurances. You can't have the other

one if you don't have the o- the other one. And yet you still get bi- So you can- ... pill. How? So you can have the like... Mm-hmm. So you can, he can choose the Stay Healthy. He can have it. But, and but- Uh-huh. ... like I said, he can choose the Stay Healthy in one of the VIPs but he can't choose the two VIPs. Yeah, so that's what I'm trying to say. Like, the Stay Healthy, it's \$16 just for him and then the employee for the Pro is almost \$40. So he's gonna be paying weekly- Yeah. ... over the, uh, close to \$50. I think that's a lotta money. Yeah, unfortunately, yeah. Yeah. What about the short-term insurance? So that one, they only offer one. It's available for all active employees working 20 hours or more per week. He has a elimination period of seven days. The benefit period is 90 days and the benefit amount is only \$500 per month. And that one for employees, \$4.20. How much? Um, \$4.20 weekly. In the Stay Health- Okay. And they only offer a short term. There's no long term. Okay. But if he doesn't wanna go with this insurance, he can still get the short term, right? Yeah, he doesn't have to get the medical plans if he doesn't want to. He can just add the additional, like he could add short term if he wants, vision, term life, dental, critical illness. He doesn't have to select the medicals. He can choose whatever he wants from the plans that they offer. He, it's just important that he calls in within company open enrollment, which for them, their last day is May the 30th. Okay. And what about, do you have any insurance for cancer? For cancer, there's critical illness with cancer benefit. That one, the benefit amount is \$5,000. Um, if he suffers a heart attack, from those \$5,000, 100% is covered. From those \$5,000, if he suffers a coronary artery bypass surgical recommendation, um, that one, 25% is covered. Coronary angioplasty, \$500 is covered from those \$5,000. Permanent damage due to a stroke, fi- from those \$5,000, 100% is covered. Major organ failure, from those \$5,000, 100% is also covered. From those \$5,000, if he suffers an end stage renal failure, 100% is covered. From those \$5,000, if he suffers a coma due to a covered accident, 100% is covered. From those \$5,000, if he suffers a permanent paralyzed due to a accidental spinal cord injury, 100% is covered. From those \$5,000, if he suffers major, major burns, 100% is covered. From those \$5,000, if he gets HIV, hepatitis B, C or D, 100% is covered. From those \$5,000- But when you say they- Mm-hmm. ... uh, I don't understand that part. The \$5,000. So he can only en- So that's a benefit amount. ... member-That's the amount that they, um, offer for that critical illness with cancer benefit. So all of them things that I just read like the heart attack, permanent organ failure, from those \$5,000, that's how much they cover. So and a good example, from those \$5,000, if he has a major organ failure, it says 100% is covered. So from those \$5,000, that's his benefit for that plan. Got it. And does it go higher than- And that one- ... \$5,000 or that's the lowest? The, the highest? That's the highest. That's the benefit amount, \$5,000. Got it. Okay. And for employee only, that's \$1.95 weekly. Uh-huh. Uh, and family is \$3.15 weekly. So for himself it would be \$1.95 but if he puts the family, that's \$3.15. Or if he only does you and him, that's \$2.90. Or him and his kids, \$2.13. But the family plan is \$3.15 weekly. Okay. Um, Juan- Yeah. ... do you have any questions? They have life insurance or no? Yeah, we do. What was that? It's term life, um- Life insurance. We do. It's called term life and accidental death and dismemberment so it's only for death. Um, employees to the age of 64 receive \$20,000, spouse, \$2,500. Children six months up to the age of 26, \$2,500. And children 14 days up to six months, only \$500. For the employee plan, that's \$2.08. Family, \$3.13 weekly. Okay. Okay. And we have till May 31st to make a decision we want to add anything, correct? May 30th. 30th, okay. Got it. Yes, May 30th. And just keep in mind, um, I don't know what time it is over there, but we're Eastern time, so right now, 7:54. We're open from 8:00 AM up until

8:00 PM Monday through Friday Eastern time. So- So right now it's 7:54, you're an hour ahead? Yes. So I would call- Okay, got it. ... like, yeah. Just so that you're sure that you do... I would honestly call him before May 30th just so that you're sure that you do enroll if it's something that you're looking into doing. Um, they don't auto enroll their hires into anything, so let's say you don't want to enroll, you don't have to do anything. But if he does, he has to do it before May 30th. And then I don't know if you want me to send you the benefit guide that has the plans that they offer with the deductions to those plans, just in case you guys want to look over it later and make the decision. Yes, please. We can send it. Yes, um, give me one second. Let me just send it real quick and if I could get you to verify that you did indeed receive it. So that's how the plans that I just went over with the deductions that I just gave you with the different, uh, levels of coverage if you do decide to enroll into the benefits. And then just keep in mind, like I said, you have till the 30th. I would just call before that just to make sure that you do get enrolled if you do want to. Um, also that would be your last day to make any changes to the plans. You can cancel at any time but to add new plans or let's say you enroll by... If he enrolls by himself and later on wants to add the family or a dependency, he has to do it between that window 'cause after that window, he might get informed that he has to call within next April to make those changes. At any time he can cancel, but to make changes or add any plans, he does have to be within May 30th to do so. Okay. Um, and I went ahead and emailed that to him. I don't know if he wants to verify that he received it. It should come from info@benefitsinacar.com. Um, if he doesn't see it as soon as he opens his email, I would also check his spam and his junk. Sometimes it goes there. Juan, can you check your email, see if you got it? Yeah. I'm checking because it's coming in, hold on. And then it comes from info@benefitsinacar.com. And then I think I did tell you, but these are weekly deductions, okay? Because I don't remember if I sent one with the... Yeah. Yeah, you did. Hm. No, I still haven't received anything. Did you send it? Did you send it already? Yeah, is it juanalvarezjr@yahoo.com? No, you mean JR21. JR21. Oh. JR21. Okay. Let me send that one more time. It's juanalvarezjr21@yahoo.com, right? Yes. Okay. Let me send that again. All right, I sent it one more time. Can you please verify? And then, I don't know if you want me to put your email on file as well, just in case he didn't get it. Yeah, go ahead just in case. But if not- You want me to send it? ... he won't get even. It's mine or his? Yours. Mine. Okay. It's L-U... You got it Juan? I got it. Yeah, I got it. Okay. Okay. I got it. You can put my email as well. Okay. L-U- It's L-U-P-I-T-A 1-5-7-6@yahoo.com. Okay, thank you. And if you want I can send it to your email as well, just in case. Okay. I, I forward it to you and... Oh, okay. Got it. Okay. Yeah, no worries. All right. Well, that's the benefit guide that I just went over with you that has all the plans and their services as well as, um, the prices. And j- I don't know if you want me to provide that number that I informed you about earlier. They're the ones that can answer that question if a specialist is covered or not with the two VIPs. I know definitely- Oh, okay. ... it's not covered with the, the MECs. Um, but with the VIPs I can provide these two contact numbers and you're welcome to ask them. Since we're just the healthcare administrators I wouldn't really be able to tell you if it's not or isn't, but these two ladies would be able to answer that. So I don't know if you want me to provide that. Yes, please. Okay. So they both start the same, they just end differently. So, 601-936- Hold on. 601- -936-3290. And then the second- Okay. ... one is 601-936-3287. So the first one ends in 3290 and the second one in 3287. And these two numbers I can call them for what? I'm sorry. To ask them- To ask- ... about the specialists? Yes, to ask specific questions. They're the ones that can actually

answer the specific questions. Um, if you open the benefit guide it's going to tell you all the services that are covered under the VIPs, but if you have a spec- specific question like that one, um, is specialist coverage? And if it doesn't tell you on the guide you would have to call them and then they would be able to answer that for you. Um, that's the same carrier for dental as well as AP- American Public Life is the carrier for your VIPs, dental, short term, critical illness, term life, group accident, and Met, uh, vision is from MetLife and 90 Degrees is for the preventative. Okay. So the majority- Okay. ... of them are through APL. Okay. All righty then. All right. And, uh, real quick. If he's interested and he needs to enroll, what is his... I know it's, because I, I tried to open it, but it says 918- His member ID? I don't have access to that. I don't know if that's something he has to ask his staffing agency regarding, um, because we don't have- Okay. ... that member ID information. Oh. So I wouldn't be able to... I wouldn't know. But if he ever- Just because I seen it wouldn't... ... wants to do his enrollment, he's welcome to call. Um, but we don't really have access to the page. That might be something he has to- Okay. ... ask his staffing agency for. Okay. All righty. Thank you so much for all your answers. You're welcome. And just keep in mind that he has 'til May 30th. Okay. And that we're Eastern time. Yes. Yes. Definitely. Thank you so much. You're welcome. Have a nice day. All right. Okay, bye-bye.

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, Stephanie. My husband works, um, he's working, and, uh, his workmate told him that there's gonna be open enrollment for this insurance.

Speaker speaker_0: Okay, so-

Speaker speaker_1: I just wanted to get...

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: I wanted to get information. I know that I can log in and sign in. The only thing is that, uh, I'm not sure if I'm a supposed to have an ID number for him or with his social number being off.

Speaker speaker_0: So we don't have access to that page. We can do... give him information over the phone. However, since it is his policy I... we do need permission from your husband to give you access, right now.

Speaker speaker_1: Um, I have... Okay. Hold on real quick. I have him on the phone. Hold on.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Let me... Hold on. Hello?

Speaker speaker_0: Yes.

Speaker speaker_2: Yes.

Speaker speaker_1: I have my husband on the phone, ma'am.

Speaker speaker_2: Hello?

Speaker speaker_0: Hey. Um, so I was letting your wife know that for me to give her, um, information regarding your policy, that I need verbal consent from you to allow her since-

Speaker speaker_2: Yes, ma'am.

Speaker speaker_0: ... the call's being recorded. Okay. Thank you. All right. Um, and then I just need the name of the staffing agency that he works for and his last four of his Social.

Speaker speaker_1: Okay. He has that information.

Speaker speaker_2: Uh, Superior, uh, Skilled, uh... One minute. Superior Skill Traits?

Speaker speaker_0: Okay. Thank you. Give me one second. His T&... And then what are the last four of your Social?

Speaker speaker_2: 6613.

Speaker speaker_0: And let's see, your first and last name, please.

Speaker speaker_2: Juan Alvarez.

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

Speaker speaker_2: Uh, 2/25/1976 and the other address is 1100 Victory Drive, San Juan, Texas 78589.

Speaker speaker_0: You said 1100... You said San Juan?

Speaker speaker_2: San Juan, Texas, yes.

Speaker speaker_1: Did you get the Victory Sp-... Oh, Victory-

Speaker speaker_0: No, I was about to ask him if it was just Victory Drive or San Juan.

Speaker speaker_2: Yeah, it's uh, 11... Yes. It's 1100 Victory Drive.

Speaker speaker_0: Victory Drive.

Speaker speaker_2: San Juan, Texas.

Speaker speaker_0: Thank you. And then what was your ZIP code?

Speaker speaker_2: 78589.

Speaker speaker_0: Thank you. All right, and then I have 956-460-0254 as your phone number?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_0: And what's a good email to reach you at?

Speaker speaker_2: juan.alvarezjr21@yahoo.

Speaker speaker_0: All right, thank you. Okay, thank you. And then did you want some information regarding your plan, or did you know already what you wanted to be enrolled into?

Speaker speaker_1: Well-

Speaker speaker_2: Well, my wife is gonna ask about that.

Speaker speaker_0: Okay. Yes, go ahead.

Speaker speaker_1: Yes. As a matter of fact, I was gonna ask you information in the medical policy, but I wanted my husband to hear, so I don't know if... Juan, you wanna go ahead and put your phone on mute? And when you have a question, you can unmute it. That way you can ask whatever question, but I want you to hear what she tells me.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay. So this is for medical policy. So what about the plans you have on the medical policy?

Speaker speaker_0: So they only offer three medical plans. Um, the first one's called the Stay Healthy MEC. So the Stay Healthy plan is only a preventative plan, meaning it's only gonna cover things such as a physical, some vaccines, some STD screenings, some cancer screenings, but the Stay Healthy MEC does not cover doctor visits if you get sick, hospital visits if you get injured, urgent care, emergency rooms, neither surgeries. It's only for your preventative visits, and it does require you to stay within the network, meaning you do only are allowed to use their doctors and clinics that they provide to receive coverage. Um, so it does require a in-network requirement. You do receive prescription benefits, however, with the Stay Healthy MEC through Med Impact, but like I said, it's only a really basic plan for just preventative visits. So if he selects this one for employee only, it's \$15.91. For employee and spouse, it's \$20.81. For employee and children, it's \$21.50. Or if he selects the family plan, which would be employee, spouse and children, that would be \$25.84 weekly for the Stay Healthy plan. Um, for the medicals, were, was he trying to enroll, um, with you, the children, or the family?... they're only himself.

Speaker speaker_1: Well, I wanted to get quotes on everything. The thing is that I already have insurance for my entire family through my employer. But, um, he lives over there in Austin and my insurance doesn't cover as much.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: 'Cause my insurance is just a local insurance here in the Rio Grande Valley. So, what we're trying to see if we will benefit him to have that insurance only for him or it will benefit for entire family.

Speaker speaker_0: Okay. I got it. Um, you do... Just keep in mind that these are not major medical plans, okay? Uh, they're just limited. I just wanted to inform you that 'cause a lot of people think-

Speaker speaker_1: Oh, limited?

Speaker speaker_0: ... they're major medical. Yeah, they're limited 'cause major medical plans have a deductible and a copay. Um...

Speaker speaker_1: Okay.

Speaker speaker_0: And this pr- uh, insurance only pays a f- percentage towards that service. So they don't pay for the whole thing, they just pay for a certain amount then the member's responsible for whatever remaining balance is remaining.

Speaker speaker_1: Got it.

Speaker speaker_0: So that's where the st-

Speaker speaker_1: And what is the percentage that you guys cover? Or is it just on the policy?

Speaker speaker_0: So it just... It, it just depends on the plan, on the plan that he selects.

Speaker speaker_1: Okay.

Speaker speaker_0: So that's the Healthy Plan. Um, it's only, like I said, a preventative plan. So in other words, it's, like, for his, like, annual checkups, uh, some vaccines, uh, some STD and cancer screenings. It doesn't cover all cancer screenings neither all STD screenings, some of them, um, and it's the most basic one. Then I was gonna go over the other two. So the other two, there's the VIP Classic and the VIP Pro. Those two plans are the ones that do cover doctor visits if sick, hospital visits if injured, urgent care, emergency room and surgery. However, the VIPs do not cover what your Stay Healthy Plan covers. So they do not cover a physical, they do not cover your STD screenings, they do not cover cancer screenings and they do not cover vaccines. So what the VIPs cover, the Stay Healthy doesn't. So it's like vice versa. Um, th-

Speaker speaker_1: Like vice versa, okay.

Speaker speaker_0: Yes. And then the VIPs don't require a "in network" so you can go wherever you want as long as the provider accepts the insurance. So it really just depends on the provider if he wants to take it or not. 'Cause it doesn't require a "in network" but if the provider doesn't accept it, of course, you're gonna have to go somewhere else. So it doesn't require a "in network," it just depends on the provider. You do also receive prescription benefits with the two VIPs. If you select the VIP Classic and the Pro, you have prescription benefits through Pharmacoville, depending on the generic medication that you get, just depends on how much you spend. You can spend up to \$30, \$20 or \$10. And for the non-generics, they do offer you a discount. These two plans include something called Virtual Urgent Care which offers medical assistance virtually with medical providers via telephone or video call and they cover a flat fee towards your visit. So this is where I was talking about that it covers a certain percentage to wherever service you go to. The VIP Classic is, um, well ac- the VIP Pro is the one that covers a little bit more out of pocket towards your visit. So a good example, for hospital admission, the VIP Classic covers \$500 per day for a max of a day while your VIP Pro would cover \$2,000 per day for a max of a day. Another example, for, let's see,

for rehabilitation, the VIP Classic only covers \$25 per day for a max of 30 days while your VIP Pro would cover \$50 per day for a max of 30 days. Another example, for emergency room, the VIP Classic covers \$50 per day for a max of two days while your VIP Pro covers \$150 per day for a max of two days. For urgent care, the VIP Classic covers \$50 per day for a max of four days while your VIP Pro would cover \$150 per day for a max of four days. Um, the only area that I'm really seeing a difference where the VIP Classic covers a little bit more than the Pro is when it comes to the surgery side. So for surgery in the hospital, the VIP Classic covers \$500 per day for a max of a day while your VIP Pro only covers \$250 per, per day for a max of a day. Also for phys- surgery and physician, the VIP Classic covers \$250 per day for a max of two days while the VIP Pro only covers \$125 per day for a max of two days. So it looks like mainly in the surgical area, the VIP Classic covers a little bit more than the Pro but, like, when it comes to your emergency room, urgent care, physician office, physician's speech and occupational therapy, um, then VIP Pro covers just a little bit more.

Speaker speaker_1: And how about the, uh, phys- uh, specialist?

Speaker speaker_0: So I don't... They actually don't provide that information to me. So any information that I don't actually see on the guide, I wouldn't be allowed to tell you, um, if it's covered or not.

Speaker speaker_1: Okay.

Speaker speaker_0: Uh, you would actually have to contact... I have two contact numbers that you can reach out to and they will a- will actually let you know if that's something that the VIPs cover or not. And I was gonna tell you that for the VIP Pro, that one doesn't cover preventative surgery, neither does it cover preventive surgery in physician office. The VIP Classic does. But like I said, in some areas, the VIP Pro covers a little bit more in dollar amount than the Classic. So if you select the VIP Classic for employee only, it's \$22.76. If you select the family plan, that's \$57.58 weekly or if you select the VIP Pro for himself, it's \$39.18 weekly and for the family, it would be \$116.36 weekly. Um, and I also-

Speaker speaker_1: Hi, how are you?

Speaker speaker_0: ... was gonna mention to you, so they don't offer a fourth plan that covers preventative, which would be like a physical, vaccines, STD and cancer screening, as well as his actual doctor visits. So he is allowed of Select the Stay Healthy in one of the VIPs if he wants to be covered in both areas. He just has to keep in mind that that is two separate deductions from his paycheck, if he does that.

Speaker speaker_1: And I was gonna ask you, what did you say for the preventable one? Is the, only for him?

Speaker speaker_0: Uh, \$15.91 weekly.

Speaker speaker_1: And family?

Speaker speaker_0: For the... Family's \$25.84 weekly and like I said, preventative does not cover any doctor visits. It's only for preventative visits. And then The Classic-

Speaker speaker_1: So he, no matter what, he will probably get, he will probably need the, the VIP Pro to go to his physician, but he will need to get the first one to do all his physical exams?

Speaker speaker_0: Exactly, yes. So like for any doctor visits, the sick, hospital visits, urgent care, emergency room and surgeries, he could either choose the VIP Classic or the VIP Pro. But if he wants his-

Speaker speaker_1: Okay.

Speaker speaker_0: ... annual checkups to be covered, like a physical, vaccine, STD and cancer screenings, uh, that is something that the two VIPs don't cover. Only the Stay Healthy. So he would have to add the Stay Healthy as well. And then the VIPs don't-

Speaker speaker_1: Are you requiring-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Mm-hmm. Okay, uh-

Speaker speaker_0: I was gonna tell-

Speaker speaker_1: What is this, this plan? What, what is the name of the insurance? The VIP-

Speaker speaker_0: It depends on the plan that he select. If he selects the Stay Healthy Plan, which is the one that's \$15.91 weekly, that one, the carrier is 90degrees. So 9-0 and then degrees spelled out. That one is the one that does-

Speaker speaker_1: Yes, I know that one.

Speaker speaker_0: ... require, uh, to stay with a network and then for the two VIPs, being the VIP Classic and the VIP Pro, those two are different carriers. That one would be American Public Life, or APL.

Speaker speaker_1: APL?

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: That's new. I work at a hospital myself. I've never heard of APL.

Speaker speaker_0: Okay.

Speaker speaker_1: I've heard of 90degrees, but not APL.

Speaker speaker_0: APL, uh-

Speaker speaker_1: They're the same?

Speaker speaker_0: ... or American P- Public Life. That's the full wording.

Speaker speaker_1: No, I've never... I deal with insurances, that's why. Um...

Speaker speaker_0: Oh, gotcha.

Speaker speaker_1: Yeah, it's kinda, it's kinda weird how these two insurance work. I mean, the three insurances. You can't have the other one if you don't have the o- the other one. And yet you still get bi-

Speaker speaker_0: So you can-

Speaker speaker_1: ... pill. How?

Speaker speaker_0: So you can have the like... Mm-hmm. So you can, he can choose the Stay Healthy.

Speaker speaker_1: He can have it.

Speaker speaker_0: But, and but-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... like I said, he can choose the Stay Healthy in one of the VIPs but he can't choose the two VIPs.

Speaker speaker_1: Yeah, so that's what I'm trying to say. Like, the Stay Healthy, it's \$16 just for him and then the employee for the Pro is almost \$40. So he's gonna be paying weekly-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... over the, uh, close to \$50. I think that's a lotta money.

Speaker speaker_0: Yeah, unfortunately, yeah.

Speaker speaker_1: Yeah. What about the short-term insurance?

Speaker speaker_0: So that one, they only offer one. It's available for all active employees working 20 hours or more per week. He has a elimination period of seven days. The benefit period is 90 days and the benefit amount is only \$500 per month. And that one for employees, \$4.20.

Speaker speaker_1: How much?

Speaker speaker_0: Um, \$4.20 weekly. In the Stay Health-

Speaker speaker_1: Okay.

Speaker speaker_0: And they only offer a short term. There's no long term.

Speaker speaker_1: Okay. But if he doesn't wanna go with this insurance, he can still get the short term, right?

Speaker speaker_0: Yeah, he doesn't have to get the medical plans if he doesn't want to. He can just add the additional, like he could add short term if he wants, vision, term life, dental, critical illness. He doesn't have to select the medicals. He can choose whatever he wants from the plans that they offer. He, it's just important that he calls in within company open enrollment, which for them, their last day is May the 30th.

Speaker speaker_1: Okay. And what about, do you have any insurance for cancer?

Speaker speaker_0: For cancer, there's critical illness with cancer benefit. That one, the benefit amount is \$5,000. Um, if he suffers a heart attack, from those \$5,000, 100% is covered. From those \$5,000, if he suffers a coronary artery bypass surgical recommendation, um, that one, 25% is covered. Coronary angioplasty, \$500 is covered from those \$5,000. Permanent damage due to a stroke, fi- from those \$5,000, 100% is covered. Major organ failure, from those \$5,000, 100% is also covered. From those \$5,000, if he suffers an end stage renal failure, 100% is covered. From those \$5,000, if he suffers a coma due to a covered accident, 100% is covered. From those \$5,000, if he suffers a permanent paralyzed due to a accidental spinal cord injury, 100% is covered. From those \$5,000, if he suffers major, major burns, 100% is covered. From those \$5,000, if he gets HIV, hepatitis B, C or D, 100% is covered. From those \$5,000-

Speaker speaker_1: But when you say they-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... uh, I don't understand that part. The \$5,000. So he can only en-

Speaker speaker_0: So that's a benefit amount.

Speaker speaker_1: ... member-

Speaker speaker_0: That's the amount that they, um, offer for that critical illness with cancer benefit. So all of them things that I just read like the heart attack, permanent organ failure, from those \$5,000, that's how much they cover. So and a good example, from those \$5,000, if he has a major organ failure, it says 100% is covered. So from those \$5,000, that's his benefit for that plan.

Speaker speaker_3: Got it. And does it go higher than-

Speaker speaker_0: And that one-

Speaker speaker_3: ... \$5,000 or that's the lowest? The, the highest?

Speaker speaker_0: That's the highest. That's the benefit amount, \$5,000.

Speaker speaker_3: Got it. Okay.

Speaker speaker_0: And for employee only, that's \$1.95 weekly.

Speaker speaker_3: Uh-huh.

Speaker speaker_0: Uh, and family is \$3.15 weekly. So for himself it would be \$1.95 but if he puts the family, that's \$3.15. Or if he only does you and him, that's \$2.90. Or him and his kids, \$2.13. But the family plan is \$3.15 weekly.

Speaker speaker_3: Okay. Um, Juan-

Speaker speaker_4: Yeah.

Speaker speaker_3: ... do you have any questions?

Speaker speaker_4: They have life insurance or no?

Speaker speaker_0: Yeah, we do.

Speaker speaker_3: What was that?

Speaker speaker_0: It's term life, um-

Speaker speaker_4: Life insurance.

Speaker speaker_0: We do. It's called term life and accidental death and dismemberment so it's only for death. Um, employees to the age of 64 receive \$20,000, spouse, \$2,500. Children six months up to the age of 26, \$2,500. And children 14 days up to six months, only \$500. For the employee plan, that's \$2.08. Family, \$3.13 weekly.

Speaker speaker_4: Okay.

Speaker speaker_3: Okay. And we have till May 31st to make a decision we want to add anything, correct?

Speaker speaker_0: May 30th.

Speaker speaker_3: 30th, okay. Got it.

Speaker speaker_0: Yes, May 30th. And just keep in mind, um, I don't know what time it is over there, but we're Eastern time, so right now, 7:54. We're open from 8:00 AM up until 8:00 PM Monday through Friday Eastern time. So-

Speaker speaker_3: So right now it's 7:54, you're an hour ahead?

Speaker speaker_0: Yes. So I would call-

Speaker speaker_3: Okay, got it.

Speaker speaker_0: ... like, yeah. Just so that you're sure that you do... I would honestly call him before May 30th just so that you're sure that you do enroll if it's something that you're looking into doing. Um, they don't auto enroll their hires into anything, so let's say you don't want to enroll, you don't have to do anything. But if he does, he has to do it before May 30th. And then I don't know if you want me to send you the benefit guide that has the plans that they offer with the deductions to those plans, just in case you guys want to look over it later and make the decision.

Speaker speaker_3: Yes, please. We can send it.

Speaker speaker_0: Yes, um, give me one second. Let me just send it real quick and if I could get you to verify that you did indeed receive it. So that's how the plans that I just went over with the deductions that I just gave you with the different, uh, levels of coverage if you do decide to enroll into the benefits. And then just keep in mind, like I said, you have till the 30th. I would just call before that just to make sure that you do get enrolled if you do want to. Um, also that would be your last day to make any changes to the plans. You can cancel at any time but to add new plans or let's say you enroll by... If he enrolls by himself and later on wants to add the family or a dependency, he has to do it between that window 'cause after that window, he might get informed that he has to call within next April to make those

changes. At any time he can cancel, but to make changes or add any plans, he does have to be within May 30th to do so.

Speaker speaker_3: Okay.

Speaker speaker_0: Um, and I went ahead and emailed that to him. I don't know if he wants to verify that he received it. It should come from info@benefitsinacar.com. Um, if he doesn't see it as soon as he opens his email, I would also check his spam and his junk. Sometimes it goes there.

Speaker speaker_3: Juan, can you check your email, see if you got it?

Speaker speaker_4: Yeah. I'm checking because it's coming in, hold on.

Speaker speaker_0: And then it comes from info@benefitsinacar.com. And then I think I did tell you, but these are weekly deductions, okay? Because I don't remember if I sent one with the...

Speaker speaker_3: Yeah. Yeah, you did.

Speaker speaker_4: Hm. No, I still haven't received anything. Did you send it? Did you send it already?

Speaker speaker_0: Yeah, is it jualanvarejzr@yahoo.com?

Speaker speaker_3: No, you mean JR21.

Speaker speaker_4: JR21.

Speaker speaker_0: Oh. JR21. Okay. Let me send that one more time. It's jualanvarejzr21@yahoo.com, right?

Speaker speaker_4: Yes.

Speaker speaker_0: Okay. Let me send that again. All right, I sent it one more time. Can you please verify? And then, I don't know if you want me to put your email on file as well, just in case he didn't get it.

Speaker speaker_3: Yeah, go ahead just in case. But if not-

Speaker speaker_0: You want me to send it?

Speaker speaker_3: ... he won't get even. It's mine or his?

Speaker speaker_0: Yours.

Speaker speaker_3: Mine.

Speaker speaker_5: Okay.

Speaker speaker_3: It's L-U... You got it Juan?

Speaker speaker_5: I got it. Yeah, I got it.

Speaker speaker_3: Okay.

Speaker speaker_0: Okay.

Speaker speaker_5: I got it.

Speaker speaker_3: You can put my email as well.

Speaker speaker_0: Okay. L-U-

Speaker speaker_3: It's L-U-P-I-T-A 1-5-7-6@yahoo.com.

Speaker speaker_0: Okay, thank you. And if you want I can send it to your email as well, just in case.

Speaker speaker_3: Okay.

Speaker speaker_5: I, I forward it to you and...

Speaker speaker_3: Oh, okay. Got it.

Speaker speaker_0: Okay. Yeah, no worries. All right. Well, that's the benefit guide that I just went over with you that has all the plans and their services as well as, um, the prices. And j- I don't know if you want me to provide that number that I informed you about earlier. They're the ones that can answer that question if a specialist is covered or not with the two VIPs. I know definitely-

Speaker speaker_3: Oh, okay.

Speaker speaker_0: ... it's not covered with the, the MECs. Um, but with the VIPs I can provide these two contact numbers and you're welcome to ask them. Since we're just the healthcare administrators I wouldn't really be able to tell you if it's not or isn't, but these two ladies would be able to answer that. So I don't know if you want me to provide that.

Speaker speaker_3: Yes, please.

Speaker speaker_0: Okay. So they both start the same, they just end differently. So, 601-936-

Speaker speaker_3: Hold on. 601-

Speaker speaker_0: -936-3290. And then the second-

Speaker speaker_3: Okay.

Speaker speaker_0: ... one is 601-936-3287. So the first one ends in 3290 and the second one in 3287.

Speaker speaker_3: And these two numbers I can call them for what? I'm sorry. To ask them-

Speaker speaker_0: To ask-

Speaker speaker_3: ... about the specialists?

Speaker speaker_0: Yes, to ask specific questions. They're the ones that can actually answer the specific questions. Um, if you open the benefit guide it's going to tell you all the services that are covered under the VIPs, but if you have a spec- specific question like that one, um, is specialist coverage? And if it doesn't tell you on the guide you would have to call them and then they would be able to answer that for you. Um, that's the same carrier for dental as well as AP- American Public Life is the carrier for your VIPs, dental, short term, critical illness, term life, group accident, and Met, uh, vision is from MetLife and 90 Degrees is for the preventative.

Speaker speaker_3: Okay.

Speaker speaker_0: So the majority-

Speaker speaker_3: Okay.

Speaker speaker_0: ... of them are through APL.

Speaker speaker_3: Okay. All righty then.

Speaker speaker_0: All right.

Speaker speaker_3: And, uh, real quick. If he's interested and he needs to enroll, what is his... I know it's, because I, I tried to open it, but it says 918-

Speaker speaker_0: His member ID? I don't have access to that. I don't know if that's something he has to ask his staffing agency regarding, um, because we don't have-

Speaker speaker_3: Okay.

Speaker speaker_0: ... that member ID information.

Speaker speaker_3: Oh.

Speaker speaker_0: So I wouldn't be able to... I wouldn't know. But if he ever-

Speaker speaker_3: Just because I seen it wouldn't...

Speaker speaker_0: ... wants to do his enrollment, he's welcome to call. Um, but we don't really have access to the page. That might be something he has to-

Speaker speaker_3: Okay.

Speaker speaker_0: ... ask his staffing agency for.

Speaker speaker_3: Okay. All righty. Thank you so much for all your answers.

Speaker speaker_0: You're welcome. And just keep in mind that he has 'til May 30th.

Speaker speaker_3: Okay.

Speaker speaker_0: And that we're Eastern time.

Speaker speaker_3: Yes. Yes. Definitely. Thank you so much.

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

Speaker speaker_3: All right. Okay, bye-bye.