

## Transcript: Estefania

**Acevedo-6474705898356736-5742566647054336**

### Full Transcript

... where people with- Thank you for calling Benefits in a Card, my name is Stephanie. How can I assist you? Yeah, Stephanie, I was wondering, um, I had received an email. Um, I had started a job, um, with Access, and I wanted to know, I need to try to get some help on trying to get, um, um, healthcare insurance and dental. Something in my face- Okay. Okay, um, what type of agency do you work for? Um, Care Career... I'm sorry, Care Builders. I said Career. Care Builders. Okay, and then, what are the last four of your Social? 5643. And your first and last name, please? Shatanda Hall. For security purposes, could you verify your address and your date of birth? 1729 28th Ave, Unit A, Oakland, California 94601. And then is your date of birth 04-28-1982? Yes. Okay. 510-753-4088 is your phone number? Yes. And then I have your firstnamelastname@yahoo.com as your email. Is that correct? Yes. Mm-hmm. Okay. Thank you. And then by any chance, did you know already what you wanted to enroll into or did you want me to go over the plans with you? Um, could you go over something for me? Yes, ma'am. Um, do you have the Benefit Guide by any chance or would you need me to send it- No, we're- ... to your email? Yeah, I need that. I need that one, the Benefit Guide. Okay. Give me one second. I'm gonna go ahead and send it over to you. Okay. Okay. I went ahead and emailed that to you. Um, do you mind verifying- All right. ... that you received it? Okay, I'm checking it now. Let me see. And then it should be coming from an email that says info@benefitsinacard.com. Okay, I have it. All right. Okay, yeah, I have it. Okay. All right, so it looks like they offer four different medical plans. The first one that I'm gonna go over- Mm-hmm. ... is the only one out of the four that would cover your preventative services which are considered like a physical, your vaccines, some STD screenings, some cancer screenings, and even some counseling. Mm-hmm. So that's preventative, and it also covers your hospital indemnity which is doctor visits if sick, hospital visits if injured, urgent care, emergency room, and surgeries. So out of the four- Mm-hmm. ... this is the only one that would cover both of those benefits. The other three cover either just your preventative or just your actual hospital indemnity visits which are, like, your actual doctor visits once you're sick. So out of the four- Mm-hmm. ... this is the only one that covers both benefits. Um, it does require you to stay within the network to receive- Mm-hmm. ... coverage, however, and it requires copays. So for primary care visits, if you go, you would have to pay a \$10 copay per visit, and you would be limited- Mm-hmm. ... to four visits annually per person or ten per family. For specialty care visits, there would be a \$50- Mm-hmm. ... copay per visit, and you would be limited to four visits annually per person or ten per family. For urgent care visits, a \$60 copay would be required, and you would be limited to four visits annually per person or ten per family. You get prescription benefits with two different carriers since they offer both benefits. So you would get- Mm-hmm. ... your prescription benefits for your preventative prescriptions through Aleaxar. And with Aleaxar you are required a \$5 copay when it comes to

the pharmacy option, and you have a 30-day supply. Then, for the mail-order option, you would have a 90-day supply and a \$15 copay would be required. Since you also have your hospital indemnity services covered with the NEC Enhanced, you also receive prescription benefits through Pharmaville, which you can pay up to \$10, \$20, \$30, depending on the generic medication that it is. And then for the non-generics, they do offer discounts. This plan also does include something called Virtual Urgent Care which offers medical assistance virtual with medical providers. Oh. And it covers a flat fee towards your hospital services. So, for example, hospital admission benefit, it would cover a flat fee of \$1,000 per day for hospital confinement- Mm-hmm. ... it would cover \$100 per day for a max of 30 days. And it also includes additional insurance group accident. So for hospital emergency room, they would cover \$250, physician office they would cover \$50, daily hospital confinement they would cover \$100. If you were to select the Stay Healthy NEC Enhanced, for employees- Mm-hmm. ... that's a weekly deduction of \$43.81. If you add dependents, that price does change. Um, in the beginning of the call, did you say you wanted to get insurance for yourself and somebody else? And for my son. I'm k- I'm kinda confused. I don't know what none of this mean. I'm gonna be totally honest. Like, I'm used to just getting Medicaid, so I don't, I don't even know which one- Okay. ... would be the best option. Gotcha. So, like I said, um, they only offer four different medical plans. The first, the one I just went over is the only one that would cover both your, um, like annuals and your actual, like- Mm-hmm. ... doctor visits. The other ones- Yeah. ... either cover just, like, your annuals and your checkups-... or they just cover your doctor visits. So, it's like either one benefit or the other with the other three. And with the one that I just went over, it covers both benefits. Um, so if you were to select the one that covers both benefits, the Stay Healthy MEC Enhanced, you are required to only use your clinic to receive coverage and you are required copays for that one. Um, if you were to select Employee and Child, that would be a weekly deduction of \$71.51 from your paycheck. And these are weekly deductions, okay? Okay. So, for that one, for employee only, it's \$43.81, but for Employee and Child, it would be \$71.51 weekly. So, that's for the Stay Healthy MEC Enhanced. Then the second plan that I'm gonna go over, the second two are called the VIPs. There's two different ones. There's a VIP Plus and VIP Prime. Oh. Um, with these two plans, these are your hospital indemnity plans, so meaning they only cover doctor visits that's sick, hospital visits who's injured, urgent care, emergency room and surgeries. So, the VIPs are only gonna cover those areas, and they're not gonna cover your preventative services which would be considered like a physical, some vaccines, some cancer screenings, some STD screenings. Mm-hmm. That would not be covered with your two VIPs. Only your actual, like, doctor visits once you're sick. And they don't require you to stay within the network compared to the other one. With this one, you could be in network or out of network and still receive coverage as long as you take that insurance. They do have their prescription benefits, but only through PharmaBill, which you can pay up to \$10., \$20, \$30 for the generic medication. And for the non-generic, they offer discounts. These two plans do also include the virtual urgent care, and they cover a flat fee towards whatever service you go for. Out of the VIP Plus and the VIP Prime, the one that's gonna cover a little bit more in dollar amount would be the VIP Prime. A good example is if you have a surgery in hospital and select the VIP Plus, that plan only covers a flat fee of \$1,000 per day for a max of one day, while your VIP Prime would cover \$2,000 per day for a max of one day. If you select between those two VIP plans, the VIP Plus would be a weekly deduction of \$31.71 and your VIP Prime would be a weekly deduction of

\$43.41. So, that, those are only for your doctor, like actual doctor visits. They don't cover preventative, okay? Then the fourth plan is called the Stay Healthy MEC Tele-RS. With that one, you aren't required to stay within the network, but it only covers preventative services, which would be your f- a physical, some vaccines, some STD screenings, some cancer screenings. But the Stay Healthy MEC Tele-RS does not cover your doctor visits if you get sick, hospital visits if you get injured, urgent care, emergency room, nor surgeries. So, if you select this one, you do get prescription benefits with Alexta, and they do also offer the virtual urgent care, but it doesn't cover any doctor visits. Like, if you were to get sick, you have to go to the doctor, hospital, emergency room, or urgent care. If you select the MEC Tele-RS, for an employee, that's \$16.05. If you select it with Employee and Child, that's \$19.57 weekly. For the VIP Plus, for employee, that's \$31.71 weekly. And for Employee and Child, for the VIP Plus, that's \$51.41 weekly. Then for your VIP Prime, for employee only, that would be a weekly deduction of \$43.21. And for your Employee and Child, that would be \$71.46. And then they do offer- Hey. ... additional benefits, which would be like dental, vision, term life, and they do have their separate deductions through them. Um, I was gonna tell you that for your medical plan, seeing the two VIPs and the two MECS, those are under a IRS regulation called Section 125. So, Section 125 allows you to pay these plans with pre-tax dollars. However, if you want to cancel these plans under that IRS regulation, the only time that you're eligible to do so is within your first 30 days of receiving your first check, or when the company is within company open enrollment. Okay. Um, that's the only times you would be eligible to make these changes. So, if you do enroll into one of the medical plans, and later on want to cancel or, like, add a, a different level of dependents, um, the only time you would be able to do so w- is within the first 30 days of receiving your first check, which I can check real quick to see when that deadline is, or within, um- Oh. ... or within company open enrollment, which for HCC Healthcare, um, it's in the month of December. Uh. I don't know. I really don't. Like I said, it's my first time ever even getting medical. Um, so, so if I miss this deadline, what... the next enrollment is next... well, this December? Yeah, it would be in December. Okay. So, let's say you don't enroll, um, the... and then you miss, the last day that you would have to enroll, let me see, would be on the 7th of February. That's the last day that you would be eligible- Oh. ... to enroll into benefits. If you miss the s- if you don't call by the 7th to enroll, and you, and you call, let's say, on the 10th, which is the Monday following- Mm-hmm. ... the 7th, um, and you call this number, they're gonna tell you that you're not eligible anymore and that you would have to wait til the company's within company open enrollment, which for them, it's in December. So, you would have to wait a year. Mm-hmm. Oh. Or- Oh. ... or if you do select one of those health, um, the medical plans are under that IRS regulation that allows you to pay those plans with pre-tax dollars. However, the only thing about that is if you do enroll into those plans, um, and let's say y- you're like, "Ugh, never mind," after the seventh year, like, "I don't think I want this," and you call to, like, cancel them or, like, to change it from employee and child to employee, they're gonna tell you that you can't do it till December, so they're in company open enrollment again. That kinda sucks. Um, 'cause, like, I really don't really visit hospitals or, like, I mean, I'm- I'm... I do get, like, routine checkups, like, you know, once a year, so- Yeah. ... I don't know. Um, well, like, what- what would... Well, what's, like, the best? What- what is the best one that you would suggest? The first plan? So, I'm not really allowed to give you recommendations. But what I can- Okay. ... tell you is that out of the four plans that they offer, um, the first plan does cover, like, in other words, like, your checkups, which

are considered your preventative services. Mm-hmm. Um, like screenings and stuff. And they also- Yeah. ... cover your actual doctor visits if you get sick and go to the doctor. So that was the- the MEC Enhanced. Um, then the MEC- Mm-hmm. ... TeleRx- And how much is that one a month? Uh, for- Are these things a week or month? It's weekly. Weekly deductions- Okay. ... from your HED. So for employee, that's \$43.81. But if you add a child, that would go up \$71.51. Hmm. I really don't make that much with that many hours. Oh. Yeah, that's kind of high. Ooh. Um, but with the... Then they also offer the MEC TeleRx. That one, however, it's only- Hmm. ... for, like, preventative services, which would be- Mm-hmm. ... things like a physical, um, your screenings, some screenings, some STD screenings, some, um, counseling, but only for preventative services. So, like, if you go to the doctor with the MEC TeleRx, you're not gonna be covered if you go because you're sick. 'Cause that one doesn't cover, like, your actual doctor's visit- visitations, nor hospital visits, nor urgent care, nor, um, emergency room. It doesn't cover none of that. It would mainly be for, like, in other words, like, for your annuals. Um, and then the VIP- Ooh, okay. I don't- I don't want that one. And then the VIP- Yeah. Um- There's- there's two different ones, the VIP Plus and the VIP Prime. Um, with those two, those only cover your actual doctor visits, if you're sick, your emergency room- Mm-hmm. ... urgent care, um, even some surgeries. Like, actual doctor visits because you got sick. But they don't cover- Yeah. ... your preventative services, which would be considered, like, a physical and stuff. That's not covered with the VIPs. Um. Oh. So let's say you choose the VIP Plus. Hmm. For employee, that's \$31.71. For employee and child, that's \$51.41. Then the VIP Prime- Okay. ... does cover, um, it... That one covers a little bit more in dollar amount. Okay. So both the VIP Plus and the VIP Prime cover the same stuff, just that the Prime covers a little bit more in dollars than the Plus. So for VIP Prime, for employee, that's \$43.41. And then, uh, for employee and child, that's \$71.41. So if you- Ooh. ... add the VIP Plus for employee and children, that's 51.41, and if you do the vi- VIP Prime for employee and children, that's 71.46. Mm-hmm. And then you just gotta keep in mind the IRS regulation, um, because, in other words, like, if you- Yeah, I don't even understand that part. I don't, I don't know. Maybe I can get, maybe I can have my sister look up 'cause she's good at stuff like that. Maybe- Okay. ... she can tell me, you know, is it worth getting? 'Cause I, I just, I don't know. I'm gonna be... And I mean, like, I don't wanna just get it for myself, you know. What about my kid? You know what I'm saying? Yeah. Yeah. And then- You feel me? ... I would look, 'cause mainly the, the IRS, right, not every plan is covered, but some of them do. Like, at any time, if you add, like, dental, vision, and all the add-ons, you could take those off at any time. But for the medical plans, it looks like they do put that restriction, that if you enroll, the only time that you can cancel it or add a dependent- Mm-hmm. ... or take a dependent off is within your personal open enrollment, which for you, your last day would be February 7th, or when the company- Yeah. ... within company open enrollment, which is till December. Hmm. So that's like the year- Okay, what if I wanted to do... I know that... Mm-mm. Anything can happen. So what about, um, do you have any dental packages? Um, so they only offer one dental plan. So for the dental plan- Uh-huh. ... a preventative visit is covered at 100%. Something basic- Uh-huh. ... they consider it like a cleaning of the teeth, that's covered at 80%. Basic restorative means, like, if they find a cavity and gotta fill it, that's covered at 80%. X-rays are also- Mm-hmm. ... covered at 80%. And you have an annual maximum. What about root canals? I'm sorry? What about root canals in there? Ooh, so I don't... I'm not sure if that's considered... I don't think that's considered a basic one, if I'm honest. So I don't think

that would be covered. Um, your annual maximum is \$500. Um, and with the dental plan you would have to give a one-time deductible of \$50 if you choose the individual plan, or \$150 if you were to choose the family plan. But something specific like that, since it's not telling me on the guide, I- I don't think that's covered. But I could always be wrong, and I could provide you a phone number, and you're always welcome to call and ask. But I don't think that's something- Mm-hmm. ... that would be covered. Mm. Okay. I mean, I'm not trying to be funny but that... Um. I don't know. I think it's only really just like more like basics. Yeah, I just need like basics. Like I said, just... Um. Um. I'm just trying to think. Like I mean, um. And like I said, you don't have to make a decision today if you're not sure, 'cause you do have 'til the 7th- Do I? ... of February. But, um- Okay. ... when, when February gets close, I would, um, just call just in case you do want to enroll before the 7th because once the 7th passes, then you would be out of your company open enrollment and they're going to tell you- Yeah. ... how to stay here. And I'm like, yeah. Mm. Okay. I'm gonna, I'm gonna, um, have my sister look over it because like I said, I just don't know. I wanna be able to choose. Like I say, like, I don't really go to... I don't really get sick. I really don't do hospital visits and doctor's visits that often. I just for when you need like check-ups. I mean, you never know what can happen, so- Mm-hmm. I- I don't know. Maybe my sister, she's good at reading over and doing stuff like that. So maybe I'll have my sister look over it and then give you guys a call back before the 7th. Okay. Yeah, that's fine. Um, but just remember, you have to call, okay? 'Cause since the calls being recorded and they're- No, yeah. I know, yeah. Yeah. I'll, I'll be calling. Yeah. But I just want, I just want to make somebody else to read over to make sure it's even worth it. You know? Okay. Yes, ma'am. Because I know some jobs have really good health insurance plans and some have some really crappy ones, so... Yeah. Yeah. Okay. Okay. Okay. Well, thank you so much. Like I said, I'll give you guys a call back before the 7th. I'm gonna have somebody else take a look at it and tell me what's my best option. Okay. Yes, yes, ma'am. That's fine. And if that's the case, I might as well stay, that's the case, I might as well stay on Medicaid, so... Yeah. Okay. Thank you. All right. You're welcome. Have a great day. You too. Bye-bye.

## Conversation Format

Speaker speaker\_0: ... where people with-

Speaker speaker\_1: Thank you for calling Benefits in a Card, my name is Stephanie. How can I assist you?

Speaker speaker\_2: Yeah, Stephanie, I was wondering, um, I had received an email. Um, I had started a job, um, with Access, and I wanted to know, I need to try to get some help on trying to get, um, um, healthcare insurance and dental. Something in my face-

Speaker speaker\_1: Okay. Okay, um, what type of agency do you work for?

Speaker speaker\_2: Um, Care Career... I'm sorry, Care Builders. I said Career. Care Builders.

Speaker speaker\_1: Okay, and then, what are the last four of your Social?

Speaker speaker\_2: 5643.

Speaker speaker\_1: And your first and last name, please?

Speaker speaker\_2: Shatanda Hall.

Speaker speaker\_1: For security purposes, could you verify your address and your date of birth?

Speaker speaker\_2: 1729 28th Ave, Unit A, Oakland, California 94601.

Speaker speaker\_1: And then is your date of birth 04-28-1982?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. 510-753-4088 is your phone number?

Speaker speaker\_2: Yes.

Speaker speaker\_1: And then I have your firstnamelastname@yahoo.com as your email. Is that correct?

Speaker speaker\_2: Yes. Mm-hmm.

Speaker speaker\_1: Okay. Thank you. And then by any chance, did you know already what you wanted to enroll into or did you want me to go over the plans with you?

Speaker speaker\_2: Um, could you go over something for me?

Speaker speaker\_1: Yes, ma'am. Um, do you have the Benefit Guide by any chance or would you need me to send it-

Speaker speaker\_2: No, we're-

Speaker speaker\_1: ... to your email?

Speaker speaker\_2: Yeah, I need that. I need that one, the Benefit Guide.

Speaker speaker\_1: Okay. Give me one second. I'm gonna go ahead and send it over to you.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Okay. I went ahead and emailed that to you. Um, do you mind verifying-

Speaker speaker\_2: All right.

Speaker speaker\_1: ... that you received it?

Speaker speaker\_2: Okay, I'm checking it now. Let me see.

Speaker speaker\_1: And then it should be coming from an email that says info@benefitsinacard.com.

Speaker speaker\_2: Okay, I have it. All right. Okay, yeah, I have it.

Speaker speaker\_1: Okay. All right, so it looks like they offer four different medical plans. The first one that I'm gonna go over-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... is the only one out of the four that would cover your preventative services which are considered like a physical, your vaccines, some STD screenings, some cancer screenings, and even some counseling.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: So that's preventative, and it also covers your hospital indemnity which is doctor visits if sick, hospital visits if injured, urgent care, emergency room, and surgeries. So out of the four-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... this is the only one that would cover both of those benefits. The other three cover either just your preventative or just your actual hospital indemnity visits which are, like, your actual doctor visits once you're sick. So out of the four-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... this is the only one that covers both benefits. Um, it does require you to stay within the network to receive-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... coverage, however, and it requires copays. So for primary care visits, if you go, you would have to pay a \$10 copay per visit, and you would be limited-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... to four visits annually per person or ten per family. For specialty care visits, there would be a \$50-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... copay per visit, and you would be limited to four visits annually per person or ten per family. For urgent care visits, a \$60 copay would be required, and you would be limited to four visits annually per person or ten per family. You get prescription benefits with two different carriers since they offer both benefits. So you would get-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... your prescription benefits for your preventative prescriptions through Aleaxar. And with Aleaxar you are required a \$5 copay when it comes to the pharmacy option, and you have a 30-day supply. Then, for the mail-order option, you would have a 90-day supply and a \$15 copay would be required. Since you also have your hospital indemnity services covered with the NEC Enhanced, you also receive prescription benefits through Pharmaville, which you can pay up to \$10, \$20, \$30, depending on the generic medication that it is. And then for the non-generics, they do offer discounts. This plan also does include something called Virtual Urgent Care which offers medical assistance virtual with medical providers.

Speaker speaker\_2: Oh.

Speaker speaker\_1: And it covers a flat fee towards your hospital services. So, for example, hospital admission benefit, it would cover a flat fee of \$1,000 per day for hospital confinement-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... it would cover \$100 per day for a max of 30 days. And it also includes additional insurance group accident. So for hospital emergency room, they would cover \$250, physician office they would cover \$50, daily hospital confinement they would cover \$100. If you were to select the Stay Healthy NEC Enhanced, for employees-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... that's a weekly deduction of \$43.81. If you add dependents, that price does change. Um, in the beginning of the call, did you say you wanted to get insurance for yourself and somebody else?

Speaker speaker\_2: And for my son. I'm k- I'm kinda confused. I don't know what none of this mean. I'm gonna be totally honest. Like, I'm used to just getting Medicaid, so I don't, I don't even know which one-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... would be the best option.

Speaker speaker\_1: Gotcha. So, like I said, um, they only offer four different medical plans. The first, the one I just went over is the only one that would cover both your, um, like annuals and your actual, like-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... doctor visits. The other ones-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: ... either cover just, like, your annuals and your checkups... or they just cover your doctor visits. So, it's like either one benefit or the other with the other three. And with the one that I just went over, it covers both benefits. Um, so if you were to select the one that covers both benefits, the Stay Healthy MEC Enhanced, you are required to only use your clinic to receive coverage and you are required copays for that one. Um, if you were to select Employee and Child, that would be a weekly deduction of \$71.51 from your paycheck. And these are weekly deductions, okay?

Speaker speaker\_2: Okay.

Speaker speaker\_1: So, for that one, for employee only, it's \$43.81, but for Employee and Child, it would be \$71.51 weekly. So, that's for the Stay Healthy MEC Enhanced. Then the second plan that I'm gonna go over, the second two are called the VIPs. There's two different ones. There's a VIP Plus and VIP Prime.

Speaker speaker\_2: Oh.



Speaker speaker\_1: Um, with these two plans, these are your hospital indemnity plans, so meaning they only cover doctor visits that's sick, hospital visits who's injured, urgent care, emergency room and surgeries. So, the VIPs are only gonna cover those areas, and they're not gonna cover your preventative services which would be considered like a physical, some vaccines, some cancer screenings, some STD screenings.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: That would not be covered with your two VIPs. Only your actual, like, doctor visits once you're sick. And they don't require you to stay within the network compared to the other one. With this one, you could be in network or out of network and still receive coverage as long as you take that insurance. They do have their prescription benefits, but only through PharmaBill, which you can pay up to \$10., \$20, \$30 for the generic medication. And for the non-generic, they offer discounts. These two plans do also include the virtual urgent care, and they cover a flat fee towards whatever service you go for. Out of the VIP Plus and the VIP Prime, the one that's gonna cover a little bit more in dollar amount would be the VIP Prime. A good example is if you have a surgery in hospital and select the VIP Plus, that plan only covers a flat fee of \$1,000 per day for a max of one day, while your VIP Prime would cover \$2,000 per day for a max of one day. If you select between those two VIP plans, the VIP Plus would be a weekly deduction of \$31.71 and your VIP Prime would be a weekly deduction of \$43.41. So, that, those are only for your doctor, like actual doctor visits. They don't cover preventative, okay? Then the fourth plan is called the Stay Healthy MEC Tele-RS. With that one, you aren't required to stay within the network, but it only covers preventative services, which would be your f- a physical, some vaccines, some STD screenings, some cancer screenings. But the Stay Healthy MEC Tele-RS does not cover your doctor visits if you get sick, hospital visits if you get injured, urgent care, emergency room, nor surgeries. So, if you select this one, you do get prescription benefits with Alexta, and they do also offer the virtual urgent care, but it doesn't cover any doctor visits. Like, if you were to get sick, you have to go to the doctor, hospital, emergency room, or urgent care. If you select the MEC Tele-RS, for an employee, that's \$16.05. If you select it with Employee and Child, that's \$19.57 weekly. For the VIP Plus, for employee, that's \$31.71 weekly. And for Employee and Child, for the VIP Plus, that's \$51.41 weekly. Then for your VIP Prime, for employee only, that would be a weekly deduction of \$43.21. And for your Employee and Child, that would be \$71.46. And then they do offer-

Speaker speaker\_2: Hey.

Speaker speaker\_1: ... additional benefits, which would be like dental, vision, term life, and they do have their separate deductions through them. Um, I was gonna tell you that for your medical plan, seeing the two VIPs and the two MECS, those are under a IRS regulation called Section 125. So, Section 125 allows you to pay these plans with pre-tax dollars. However, if you want to cancel these plans under that IRS regulation, the only time that you're eligible to do so is within your first 30 days of receiving your first check, or when the company is within company open enrollment.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um, that's the only times you would be eligible to make these changes. So, if you do enroll into one of the medical plans, and later on want to cancel or, like, add a, a different level of dependents, um, the only time you would be able to do so w- is within the first 30 days of receiving your first check, which I can check real quick to see when that deadline is, or within, um-

Speaker speaker\_2: Oh.

Speaker speaker\_1: ... or within company open enrollment, which for HCC Healthcare, um, it's in the month of December.

Speaker speaker\_2: Uh. I don't know. I really don't. Like I said, it's my first time ever even getting medical. Um, so, so if I miss this deadline, what... the next enrollment is next... well, this December?

Speaker speaker\_1: Yeah, it would be in December.

Speaker speaker\_2: Okay.

Speaker speaker\_1: So, let's say you don't enroll, um, the... and then you miss, the last day that you would have to enroll, let me see, would be on the 7th of February. That's the last day that you would be eligible-

Speaker speaker\_2: Oh.

Speaker speaker\_1: ... to enroll into benefits. If you miss the s- if you don't call by the 7th to enroll, and you, and you call, let's say, on the 10th, which is the Monday following-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... the 7th, um, and you call this number, they're gonna tell you that you're not eligible anymore and that you would have to wait til the company's within company open enrollment, which for them, it's in December. So, you would have to wait a year.

Speaker speaker\_2: Mm-hmm.Oh.

Speaker speaker\_1: Or-

Speaker speaker\_2: Oh.

Speaker speaker\_1: ... or if you do select one of those health, um, the medical plans are under that IRS regulation that allows you to pay those plans with pre-tax dollars. However, the only thing about that is if you do enroll into those plans, um, and let's say y- you're like, "Ugh, never mind," after the seventh year, like, "I don't think I want this," and you call to, like, cancel them or, like, to change it from employee and child to employee, they're gonna tell you that you can't do it till December, so they're in company open enrollment again.

Speaker speaker\_2: That kinda sucks. Um, 'cause, like, I really don't really visit hospitals or, like, I mean, I'm- I'm... I do get, like, routine checkups, like, you know, once a year, so-

Speaker speaker\_1: Yeah.

Speaker speaker\_2: ... I don't know. Um, well, like, what- what would... Well, what's, like, the best? What- what is the best one that you would suggest? The first plan?

Speaker speaker\_1: So, I'm not really allowed to give you recommendations. But what I can-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... tell you is that out of the four plans that they offer, um, the first plan does cover, like, in other words, like, your checkups, which are considered your preventative services.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Um, like screenings and stuff. And they also-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: ... cover your actual doctor visits if you get sick and go to the doctor. So that was the- the MEC Enhanced. Um, then the MEC-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... TeleRx-

Speaker speaker\_2: And how much is that one a month?

Speaker speaker\_1: Uh, for-

Speaker speaker\_2: Are these things a week or month?

Speaker speaker\_1: It's weekly. Weekly deductions-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... from your HED. So for employee, that's \$43.81. But if you add a child, that would go up \$71.51.

Speaker speaker\_2: Hmm. I really don't make that much with that many hours. Oh.

Speaker speaker\_1: Yeah, that's kind of high.

Speaker speaker\_2: Ooh.

Speaker speaker\_1: Um, but with the... Then they also offer the MEC TeleRx. That one, however, it's only-

Speaker speaker\_2: Hmm.

Speaker speaker\_1: ... for, like, preventative services, which would be-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... things like a physical, um, your screenings, some screenings, some STD screenings, some, um, counseling, but only for preventative services. So, like, if you go to the doctor with the MEC TeleRx, you're not gonna be covered if you go because you're

sick. 'Cause that one doesn't cover, like, your actual doctor's visit- visitations, nor hospital visits, nor urgent care, nor, um, emergency room. It doesn't cover none of that. It would mainly be for, like, in other words, like, for your annuals. Um, and then the VIP-

Speaker speaker\_2: Ooh, okay. I don't- I don't want that one.

Speaker speaker\_1: And then the VIP-

Speaker speaker\_2: Yeah. Um-

Speaker speaker\_1: There's- there's two different ones, the VIP Plus and the VIP Prime. Um, with those two, those only cover your actual doctor visits, if you're sick, your emergency room-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... urgent care, um, even some surgeries. Like, actual doctor visits because you got sick. But they don't cover-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: ... your preventative services, which would be considered, like, a physical and stuff. That's not covered with the VIPs. Um.

Speaker speaker\_2: Oh.

Speaker speaker\_1: So let's say you choose the VIP Plus.

Speaker speaker\_2: Hmm.

Speaker speaker\_1: For employee, that's \$31.71. For employee and child, that's \$51.41. Then the VIP Prime-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... does cover, um, it... That one covers a little bit more in dollar amount.

Speaker speaker\_2: Okay.

Speaker speaker\_1: So both the VIP Plus and the VIP Prime cover the same stuff, just that the Prime covers a little bit more in dollars than the Plus. So for VIP Prime, for employee, that's \$43.41. And then, uh, for employee and child, that's \$71.41. So if you-

Speaker speaker\_2: Ooh.

Speaker speaker\_1: ... add the VIP Plus for employee and children, that's 51.41, and if you do the vi- VIP Prime for employee and children, that's 71.46.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: And then you just gotta keep in mind the IRS regulation, um, because, in other words, like, if you-

Speaker speaker\_2: Yeah, I don't even understand that part. I don't, I don't know. Maybe I can get, maybe I can have my sister look up 'cause she's good at stuff like that. Maybe-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... she can tell me, you know, is it worth getting? 'Cause I, I just, I don't know. I'm gonna be... And I mean, like, I don't wanna just get it for myself, you know. What about my kid? You know what I'm saying?

Speaker speaker\_1: Yeah. Yeah. And then-

Speaker speaker\_2: You feel me?

Speaker speaker\_1: ... I would look, 'cause mainly the, the IRS, right, not every plan is covered, but some of them do. Like, at any time, if you add, like, dental, vision, and all the add-ons, you could take those off at any time. But for the medical plans, it looks like they do put that restriction, that if you enroll, the only time that you can cancel it or add a dependent-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... or take a dependent off is within your personal open enrollment, which for you, your last day would be February 7th, or when the company-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: ... within company open enrollment, which is till December.

Speaker speaker\_2: Hmm.

Speaker speaker\_1: So that's like the year-

Speaker speaker\_2: Okay, what if I wanted to do... I know that... Mm-mm. Anything can happen. So what about, um, do you have any dental packages?

Speaker speaker\_1: Um, so they only offer one dental plan. So for the dental plan-

Speaker speaker\_2: Uh-huh.

Speaker speaker\_1: ... a preventative visit is covered at 100%. Something basic-

Speaker speaker\_2: Uh-huh.

Speaker speaker\_1: ... they consider it like a cleaning of the teeth, that's covered at 80%. Basic restorative means, like, if they find a cavity and gotta fill it, that's covered at 80%. X-rays are also-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... covered at 80%. And you have an annual maximum.

Speaker speaker\_2: What about root canals?

Speaker speaker\_1: I'm sorry?

Speaker speaker\_2: What about root canals in there?

Speaker speaker\_1: Ooh, so I don't... I'm not sure if that's considered... I don't think that's considered a basic one, if I'm honest. So I don't think that would be covered. Um, your annual maximum is \$500. Um, and with the dental plan you would have to give a one-time deductible of \$50 if you choose the individual plan, or \$150 if you were to choose the family plan. But something specific like that, since it's not telling me on the guide, I- I don't think that's covered. But I could always be wrong, and I could provide you a phone number, and you're always welcome to call and ask. But I don't think that's something-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... that would be covered.

Speaker speaker\_2: Mm. Okay. I mean, I'm not trying to be funny but that... Um. I don't know.

Speaker speaker\_1: I think it's only really just like more like basics.

Speaker speaker\_2: Yeah, I just need like basics. Like I said, just... Um. Um. I'm just trying to think. Like I mean, um.

Speaker speaker\_1: And like I said, you don't have to make a decision today if you're not sure, 'cause you do have 'til the 7th-

Speaker speaker\_2: Do I?

Speaker speaker\_1: ... of February. But, um-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... when, when February gets close, I would, um, just call just in case you do want to enroll before the 7th because once the 7th passes, then you would be out of your company open enrollment and they're going to tell you-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: ... how to stay here.

Speaker speaker\_2: And I'm like, yeah. Mm. Okay. I'm gonna, I'm gonna, um, have my sister look over it because like I said, I just don't know. I wanna be able to choose. Like I say, like, I don't really go to... I don't really get sick. I really don't do hospital visits and doctor's visits that often. I just for when you need like check-ups. I mean, you never know what can happen, so-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: I- I don't know. Maybe my sister, she's good at reading over and doing stuff like that. So maybe I'll have my sister look over it and then give you guys a call back before the 7th.

Speaker speaker\_1: Okay. Yeah, that's fine. Um, but just remember, you have to call, okay? 'Cause since the calls being recorded and they're-

Speaker speaker\_2: No, yeah. I know, yeah. Yeah. I'll, I'll be calling. Yeah. But I just want, I just want to make somebody else to read over to make sure it's even worth it. You know?

Speaker speaker\_1: Okay. Yes, ma'am.

Speaker speaker\_2: Because I know some jobs have really good health insurance plans and some have some really crappy ones, so...

Speaker speaker\_1: Yeah.

Speaker speaker\_2: Yeah. Okay.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Okay. Well, thank you so much. Like I said, I'll give you guys a call back before the 7th. I'm gonna have somebody else take a look at it and tell me what's my best option.

Speaker speaker\_1: Okay. Yes, yes, ma'am. That's fine.

Speaker speaker\_2: And if that's the case, I might as well stay, that's the case, I might as well stay on Medicaid, so...

Speaker speaker\_1: Yeah.

Speaker speaker\_2: Okay. Thank you. All right.

Speaker speaker\_1: You're welcome. Have a great day.

Speaker speaker\_2: You too. Bye-bye.