

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits 10-A-Card . My name is Stephanie Ha- Hello? Hello? Hello. How can I help you? Okay. Yes, uh... Thank you for calling Benefits 10-A-Card . Yeah, I was trying to get insurance, um, through my job. Okay. For my husband and I... For my husband and I. What staffing agency do you work for? Care Builders of Lake Jackson. Okay. And then, what is the last four of your Social? 7652. And what's your first and last name? My name is Alicia Trevino. I'm legally married. For security... I just haven't changed my last name yet. Okay. Um, for security purposes, do you mind verifying your address as well as your date of birth? I live at 401, uh, South Brazosport Boulevard in Freeport, Texas, Apartment 248. And then my birthday is 6/23/'71. Is your phone number still 264-2974? Yes, ma'am. And then I have b-a, barrio_ba.alicia93@gmail.com? Yes. Okay. Um, did you know, by any chance, which you wanted to enroll into already or did you want me to go ahead and send you the guide that has the plans? No, it's... The guy, the guy this morning that I spoke to sent me the guide. Um... Okay. And, and I think, if I'm not mistaken, I think when I seen it, it was, uh, the \$74 one. Uh... Wait, wait, is that the one that's got the unlimited prescriptions? Or, no, I mean, the, the, uh, not, not the unlimited, the no... Oh, my God, the free prescription? Or did I see it wrong? So they all... So they all have, um, all the medical plans have their prescription benefits. Okay. So that's what I'm saying, like... I was looking at it, but I was trying to, like, try to see, make sure that I didn't miss something. So there's the MEC TeleRx, which is the preventative one. That one has prescription benefits through Eleazar. And then, um... Give me one second. Let me just open the guide up real quick. Okay, so you have your prevent plan. That's the one that only covers your preventative services like your one physical visit a year, some vaccinations, some STD/cancer screenings. Um, that one has preventative benefits with the prescriptions through Eleazar and they also offer FreeRx which gives you access to over 800 of the top 9% generic drugs prescribed in the US for cheap, for retail. They also have the v- the two VIPs. Those also have prescription benefits, but through Pharmacoville. And then, I believe the one you were... You must have been talking about, were you wanting to do employee and spouse? Yes. You were tal- probably talking about the MEC Enhance, which is the one that offers both your preventative services as well as your hospital services. And for employee and spouse, that would be a weekly deduction of \$74.12. I think it's, that's the one that you were talking about. Um... Okay. Because that's... That one's \$74.12 for employee and spouse. The preventative one, that's only preventative for employee and spouse, is \$19.10. And then the two VIPs- But that's just the... ... the VIP... I'm sorry, that's just, that's just, like, regular. That doesn't tell me, like, if I go to a specialist or anything, or they send me, right? That's just- Yep, yeah. ... your basic list. Yeah, no. Yeah. Yeah, that's why I thought... I thought, yeah, the \$75 one is the one I thought. No, because that wouldn't cover me for a specialist or whatever, you

know, I have to pay a little, a little copay. I saw that, not very much. Mm-hmm. Yeah, okay. Yep, that's the one I'm gonna sign up for. Okay. So you wanted the MEC Enhance for employee and spouse for \$74.12? Yes. Um, did you want any other plans? Yes, I wanted the dental and the vision. Okay. For employee and spouse, for dental, it would be \$7.01. And then for vision, it would be \$4.35 for those- Okay, so when I saw that, on that one, like, for the, for the dental, is that like when you go to get a cleaning and all this and that, right? A preventative visit would be covered at 100%. Anything basic, like a cleansing of the teeth would be covered at 80%. Um, basic restorative would be covered at 80%. X-rays would be covered at 80%. And you'd have an annual maximum of \$500. And with the dental plan, you would have to give a one-time deductible, but that deductible, you only have to give once. And how much would that be? So, if you were to choose the individual plan it would be a \$50 and if you were to choose the family plan, that's \$150. Um, let me verify how much it would be if you were to do the employee and spouse. Give me one second, let me verify. Okay, thank you for your code. Um, I just double-checked and I believe it would be 50 for each of you guys, so 50 for you and 50 for him, but I'm not 100% sure. Who could answer that question would be the carrier, who is American Public Life. I'm really only allowed to give you information that I see on the guide. That's fine. Okay. Yeah, I'll take, we'll still take it. It's fine. Okay. You can't beat that when you get everything else, you know, way cheaper. Yeah. And then- I'll take 50 over having to pay \$2,000 or \$3,000 for... And, and for vision, um, there's copays in that area. So, the copay for an eye exam is only a \$10, the copay for lenses and frames is a \$25 and your frame allowance would be of \$130. And what's a frame allowance for a lens? Nothing? For the... Yeah. Copay for contact lens and savings is zero dollars and frame allowance just \$130. If you would want anything more than that, then you would have to pay the difference. But I'm talking about the lens-lens. Not, I'm not talking about the frame. Oh, yeah. I'm talking about the- Nothing. I don't have to pay nothing? No. Like, I don't have an in- any information about that. I can only- Oh. ... really tell you the copay for an eye exam, copay for lenses and frames is \$25. So, I guess that's together then, the lens is \$25 with the frame? And the frame- Frame allowance is \$130. Yeah. And the frame, uh, the frame that, the frame that I'm allowed is only up to \$135. If I get some more, I have to pay the difference? Correct. Okay. But that's what I'm saying. So, the frame and lens, it's only \$20, 20, \$25? No. So your copay for lenses and frames is \$25. The copay is what you pay. Yeah, that's what I'm saying. So th- then I get it, but what I'm saying is because sometimes they say my lens, you know, is like- Hmm. ... it's, it's a lot higher, like \$200. Do you see what I'm saying? Because of my vision. Yeah. So I would only have to still just pay \$25, that's it? Yes, just \$25. Oh, okay. The copay for your lenses and frames, and then, um- Okay, I got it. Mm-hmm. Okay. That's what I wanted. Did you want to add another one or just those? What other ones? What else is there? There's behavioral health, um, ID experts, group accident, term life, virtual primary care- No. ... three oh x max. No. No, I think we're good. What about life insurance? So, for your life insurance, give me one second. Um, employees to age 54, the amount is \$20,000, spouse, \$2,500, children up to six months up to the age of 26, \$2,500. Children 14, children 14 days up to six months, \$500. And that's just the- But for someone, how much is that? I'm sorry? How much is that a month? I mean a week? That one, for employee is \$2.11, employee and spouse, \$2.54. Employee and children, \$2.54, and family, \$3.17. Okay. I'll take the insurance for... Just, it's just my husband and I. Okay, so per employee. I'm 54 years old, so. Okay. So for employee- Nobody will believe me when I talk to them, but I'm like, "Yeah." . And then- Or

when, or when they see me, they always think I'm like in my 30s, and I'm like, "Oh, thank you, but no." Oh, that's good. So for employee and spouse that would be \$2.54 for the life. So that added together for dental..... term life, vision and then your MEC Enhanced would be a weekly deduction from your paycheck of \$82.02. Okay. You allow APC Healthcare to make the weekly deductions of \$88.02 for those selected plans. Yes. When does it start? Uh, give me one second. Let me verify 'cause I have... 'Cause there's some, um, staff and agencies that do have a effective date, so give me one second. Let me verify if they have one. Okay. Okay. So it looks like their effective date will be January 6th- Okay. ... for these plans. Okay. And then I do need your, um, your husband's information. Okay. So when do y'all start taking, that's when y'all start taking that, in January? Maybe one or two weeks prior to the effective date. Okay, so the end of December? Yes. Okay. Um, and then I'm ready for your husband's first and last name. His name is Luis. Mm-hmm. L-U-I-S, and then he's got a middle name, J-A-V... It's Javier. Okay. J-A-V-I-E-R, and then it's, uh, Sanchez. Okay. And then, do you have his social? If you don't- Yes. ... you can put zero for now. You can put zero for now 'cause, um, I'm barely fixing his papers. Okay. So he doesn't have a social. Okay. That's fine. Okay. And then, um, what's his date of birth? It's, uh, July 7th of '72. And then who do you want to put down as a beneficiary? Um, I'll put him first. Okay. And then I'll put- And then... Okay. Thank you for your hold. So I would assume that it is for just, for both of you guys. Like for example, the frame allowance is of \$130. But like I said earlier, we're just really the healthcare administrators. Um, any questions that you may have like that, you would have to reach out to the carriers, 'cause they would be able to answer that, um, 'cause I really just get- Okay. And when will I get, and when will I get that information to be able to talk to them, until I get the cards? So you can do it pri-, before enrolling. I could give you that information of the carriers and if you... I'm sure, yeah, but- Okay. I can understand your- I do understand that it, that it's \$130 for him and \$130 for me, not for \$130 for both of us, because there ain't nothing that cheap, you know? Well- Well, like I said, we're just the healthcare administ- I know, no, I get it. I can't really tell you. I understand. Yeah, I know. I understand what you're saying. I get it. Yeah. Um, so if you want, if, if it makes you feel better, I can provide you the carriers' information, and you could always reach out to get that answered. 'Cause if I'm honest, on the guide, it really just tells me frame allowance 130. Yeah. So I wouldn't, ugh, I wouldn't really know. Yeah. So go ahead and give me that information, and I'll call you back, okay? Okay. Uh, whenever I talk to them. Okay. And then, um, I was gonna tell you that you have the deadline for your enrollment period- Uh-huh. ... by the looks of it, is gonna be on the 28th. Okay. Oh, no, I can wait for them. So it's- As soon as I get signed up, you know? Okay. All righty then. Gotcha. Do you want me to go ahead and provide you the phone numbers, 'cause I can go ahead and do that? Okay. Oh, hold on. I gotta... Yeah. Let me, I gotta put it on the thing here. Okay. So for your dental plan, um, and then your, for your MEC, you're gonna have two different... MEC Enhanced, you're gonna have two different carriers, because it covers both your preventative and your hospital infinity. So for your MEC Enhanced, you're gonna have, for your preventative services with 90 degrees, their phone number is 800... Okay. 833- Okay. 4296, option 1. What, what is it? 442? Uh, 4296, option 1. 4296. Okay. Option 1. Okay. For your dental... Oh, I'm sorry. And then for your, for the hospital side of it, for the MEC Enhanced, it's gonna be American Public Life, which is the same car- carrier for your dental and term life plan. So- Okay. ... that phone number is gonna be 800- Okay. 256- Uh-huh. 8606. So that's- 8606? Correct. So that's gonna be for the MEC Enhanced, the part

of the doctor side. Okay. Dental, term life. And then for your vision is gonna be MetLife, M-E-T-L-I-F-E. Uh-huh. And their phone number is 855- Uh-huh. 638- Uh-huh. 3931. Okay. Did you want me to keep the selected plans how they are, or do you want me to cancel it for now while you- No, no, keep them as they are right now. Okay. I just wanna make, I just wanna make sure about how much it is. You know what I'm saying? And if there's a way that maybe that I can add more or whatever, you know, or, you know, that they could tell me, "Hey, you can, yeah, you can do this and do this," you know? No, but I wanna keep it the same way. And then I was gonna tell you before I let you go that for your, um, MEC Enhanced Plan- Mm-hmm. ... as well... Yeah, as for your MEC Enhanced Plan, which is your hospital and dental plan, that plan is under a IRS regulation that's called Section 125. So what Section 125 is, it allows you to pay your MEC Enhanced Plan with pre-tax dollars. However, to make a cancellation, to like drop that particular plan or change the level of dependence, you would have to be within your first 30 days of receiving your first check, or within company open enrollment period, okay? Oh. So if you do decide to drop that plan, make sure you call before the 28th, because let's say you call on the 20-, like the 29th of December, they're gonna tell you that you have to wait for the, and that company open enrollment period to drop that medical plan. Okay. All righty. Okay? I appreciate it. Thank you. All right. Bye. Take care. You're welcome. I hope you have a great day. You too. Bye-bye. Bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits 10-A-Card . My name is Stephanie Ha-

Speaker speaker_1: Hello? Hello?

Speaker speaker_0: Hello. How can I help you?

Speaker speaker_1: Okay. Yes, uh...

Speaker speaker_0: Thank you for calling Benefits 10-A-Card .

Speaker speaker_1: Yeah, I was trying to get insurance, um, through my job.

Speaker speaker_0: Okay.

Speaker speaker_1: For my husband and I... For my husband and I.

Speaker speaker_0: What staffing agency do you work for?

Speaker speaker_1: Care Builders of Lake Jackson.

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

Speaker speaker_1: 7652.

Speaker speaker_0: And what's your first and last name?

Speaker speaker_1: My name is Alicia Trevino. I'm legally married.

Speaker speaker_0: For security...

Speaker speaker_1: I just haven't changed my last name yet.

Speaker speaker_0: Okay. Um, for security purposes, do you mind verifying your address as well as your date of birth?

Speaker speaker_1: I live at 401, uh, South Brazosport Boulevard in Freeport, Texas, Apartment 248. And then my birthday is 6/23/71.

Speaker speaker_0: Is your phone number still 264-2974?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: And then I have b-a, barrio_ba.alicia93@gmail.com?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Um, did you know, by any chance, which you wanted to enroll into already or did you want me to go ahead and send you the guide that has the plans?

Speaker speaker_1: No, it's... The guy, the guy this morning that I spoke to sent me the guide. Um...

Speaker speaker_0: Okay.

Speaker speaker_1: And, and I think, if I'm not mistaken, I think when I seen it, it was, uh, the \$74 one. Uh... Wait, wait, is that the one that's got the unlimited prescriptions? Or, no, I mean, the, the, uh, not, not the unlimited, the no... Oh, my God, the free prescription? Or did I see it wrong?

Speaker speaker_0: So they all... So they all have, um, all the medical plans have their prescription benefits.

Speaker speaker_1: Okay. So that's what I'm saying, like... I was looking at it, but I was trying to, like, try to see, make sure that I didn't miss something.

Speaker speaker_0: So there's the MEC TeleRx, which is the preventative one. That one has prescription benefits through Eleazar. And then, um... Give me one second. Let me just open the guide up real quick. Okay, so you have your prevent plan. That's the one that only covers your preventative services like your one physical visit a year, some vaccinations, some STD/cancer screenings. Um, that one has preventative benefits with the prescriptions through Eleazar and they also offer FreeRx which gives you access to over 800 of the top 9% generic drugs prescribed in the US for cheap, for retail. They also have the v- the two VIPs. Those also have prescription benefits, but through Pharmacoville. And then, I believe the one you were... You must have been talking about, were you wanting to do employee and spouse?

Speaker speaker_1: Yes.

Speaker speaker_0: You were tal- probably talking about the MEC Enhance, which is the one that offers both your preventative services as well as your hospital services. And for employee and spouse, that would be a weekly deduction of \$74.12. I think it's, that's the one that you

were talking about. Um...

Speaker speaker_1: Okay.

Speaker speaker_0: Because that's... That one's \$74.12 for employee and spouse. The preventative one, that's only preventative for employee and spouse, is \$19.10. And then the two VIPs-

Speaker speaker_1: But that's just the...

Speaker speaker_0: ... the VIP...

Speaker speaker_1: I'm sorry, that's just, that's just, like, regular. That doesn't tell me, like, if I go to a specialist or anything, or they send me, right? That's just-

Speaker speaker_0: Yep, yeah.

Speaker speaker_1: ... your basic list. Yeah, no.

Speaker speaker_0: Yeah.

Speaker speaker_1: Yeah, that's why I thought... I thought, yeah, the \$75 one is the one I thought. No, because that wouldn't cover me for a specialist or whatever, you know, I have to pay a little, a little copay. I saw that, not very much.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Yeah, okay. Yep, that's the one I'm gonna sign up for.

Speaker speaker_0: Okay. So you wanted the MEC Enhance for emp- employee and spouse for \$74.12?

Speaker speaker_1: Yes.

Speaker speaker_0: Um, did you want any other plans?

Speaker speaker_1: Yes, I wanted the dental and the vision.

Speaker speaker_0: Okay. For employee and spouse, for dental, it would be \$7.01. And then for vision, it would be \$4.35 for those-

Speaker speaker_1: Okay, so when I saw that, on that one, like, for the, for the dental, is that like when you go to get a cleaning and all this and that, right?

Speaker speaker_0: A preventative visit would be covered at 100%. Anything basic, like a cleansing of the teeth would be covered at 80%. Um, basic restorative would be covered at 80%. X-rays would be covered at 80%. And you'd have an annual maximum of \$500. And with the dental plan, you would have to give a one-time deductible, but that deductible, you only have to give once.

Speaker speaker_1: And how much would that be?

Speaker speaker_0: So, if you were to choose the individual plan it would be a \$50 and if you were to choose the family plan, that's \$150. Um, let me verify how much it would be if you

were to do the employee and spouse. Give me one second, let me verify. Okay, thank you for your code. Um, I just double-checked and I believe it would be 50 for each of you guys, so 50 for you and 50 for him, but I'm not 100% sure. Who could answer that question would be the carrier, who is American Public Life. I'm really only allowed to give you information that I see on the guide.

Speaker speaker_1: That's fine. Okay. Yeah, I'll take, we'll still take it. It's fine.

Speaker speaker_0: Okay.

Speaker speaker_1: You can't beat that when you get everything else, you know, way cheaper.

Speaker speaker_0: Yeah. And then-

Speaker speaker_1: I'll take 50 over having to pay \$2,000 or \$3,000 for...

Speaker speaker_0: And, and for vision, um, there's copays in that area. So, the copay for an eye exam is only a \$10, the copay for lenses and frames is a \$25 and your frame allowance would be of \$130.

Speaker speaker_1: And what's a frame allowance for a lens? Nothing?

Speaker speaker_0: For the... Yeah. Copay for contact lens and savings is zero dollars and frame allowance just \$130. If you would want anything more than that, then you would have to pay the difference.

Speaker speaker_1: But I'm talking about the lens-lens. Not, I'm not talking about the frame.

Speaker speaker_0: Oh, yeah.

Speaker speaker_1: I'm talking about the-

Speaker speaker_0: Nothing.

Speaker speaker_1: I don't have to pay nothing?

Speaker speaker_0: No. Like, I don't have an in- any information about that. I can only-

Speaker speaker_1: Oh.

Speaker speaker_0: ... really tell you the copay for an eye exam, copay for lenses and frames is \$25.

Speaker speaker_1: So, I guess that's together then, the lens is \$25 with the frame? And the frame-

Speaker speaker_0: Frame allowance is \$130.

Speaker speaker_1: Yeah. And the frame, uh, the frame that, the frame that I'm allowed is only up to \$135. If I get some more, I have to pay the difference?

Speaker speaker_0: Correct.

Speaker speaker_1: Okay. But that's what I'm saying. So, the frame and lens, it's only \$20, 20, \$25?

Speaker speaker_0: No. So your copay for lenses and frames is \$25. The copay is what you pay.

Speaker speaker_1: Yeah, that's what I'm saying. So th- then I get it, but what I'm saying is because sometimes they say my lens, you know, is like-

Speaker speaker_0: Hmm.

Speaker speaker_1: ... it's, it's a lot higher, like \$200. Do you see what I'm saying? Because of my vision.

Speaker speaker_0: Yeah.

Speaker speaker_1: So I would only have to still just pay \$25, that's it?

Speaker speaker_0: Yes, just \$25.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: The copay for your lenses and frames, and then, um-

Speaker speaker_1: Okay, I got it.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Okay. That's what I wanted.

Speaker speaker_0: Did you want to add another one or just those?

Speaker speaker_1: What other ones? What else is there?

Speaker speaker_0: There's behavioral health, um, ID experts, group accident, term life, virtual primary care-

Speaker speaker_1: No.

Speaker speaker_0: ... three oh x max. No.

Speaker speaker_1: No, I think we're good. What about life insurance?

Speaker speaker_0: So, for your life insurance, give me one second. Um, employees to age 54, the amount is \$20,000, spouse, \$2,500, children up to six months up to the age of 26, \$2,500. Children 14, children 14 days up to six months, \$500. And that's just the-

Speaker speaker_1: But for someone, how much is that?

Speaker speaker_0: I'm sorry?

Speaker speaker_1: How much is that a month? I mean a week?

Speaker speaker_0: That one, for employee is \$2.11, employee and spouse, \$2.54. Employee and children, \$2.54, and family, \$3.17.

Speaker speaker_1: Okay. I'll take the insurance for... Just, it's just my husband and I.

Speaker speaker_0: Okay, so per employee.

Speaker speaker_1: I'm 54 years old, so.

Speaker speaker_0: Okay. So for employee-

Speaker speaker_1: Nobody will believe me when I talk to them, but I'm like, "Yeah."

Speaker speaker_0: . And then-

Speaker speaker_1: Or when, or when they see me, they always think I'm like in my 30s, and I'm like, "Oh, thank you, but no."

Speaker speaker_0: Oh, that's good. So for employee and spouse that would be \$2.54 for the life. So that added together for dental..... term life, vision and then your MEC Enhanced would be a weekly deduction from your paycheck of \$82.02.

Speaker speaker_1: Okay.

Speaker speaker_0: You allow APC Healthcare to make the weekly deductions of \$88.02 for those selected plans.

Speaker speaker_1: Yes. When does it start?

Speaker speaker_0: Uh, give me one second. Let me verify 'cause I have... 'Cause there's some, um, staff and agencies that do have a effective date, so give me one second. Let me verify if they have one.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay. So it looks like their effective date will be January 6th-

Speaker speaker_1: Okay.

Speaker speaker_0: ... for these plans.

Speaker speaker_1: Okay.

Speaker speaker_0: And then I do need your, um, your husband's information.

Speaker speaker_1: Okay. So when do y'all start taking, that's when y'all start taking that, in January?

Speaker speaker_0: Maybe one or two weeks prior to the effective date.

Speaker speaker_1: Okay, so the end of December?

Speaker speaker_0: Yes.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, and then I'm ready for your husband's first and last name.

Speaker speaker_1: His name is Luis.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: L-U-I-S, and then he's got a middle name, J-A-V... It's Javier.

Speaker speaker_0: Okay.

Speaker speaker_1: J-A-V-I-E-R, and then it's, uh, Sanchez.

Speaker speaker_0: Okay. And then, do you have his social? If you don't-

Speaker speaker_1: Yes.

Speaker speaker_0: ... you can put zero for now.

Speaker speaker_1: You can put zero for now 'cause, um, I'm barely fixing his papers.

Speaker speaker_0: Okay.

Speaker speaker_1: So he doesn't have a social.

Speaker speaker_0: Okay. That's fine.

Speaker speaker_1: Okay.

Speaker speaker_0: And then, um, what's his date of birth?

Speaker speaker_1: It's, uh, July 7th of '72.

Speaker speaker_0: And then who do you want to put down as a beneficiary?

Speaker speaker_1: Um, I'll put him first.

Speaker speaker_0: Okay.

Speaker speaker_1: And then I'll put-

Speaker speaker_0: And then...Okay. Thank you for your hold. So I would assume that it is for just, for both of you guys. Like for example, the frame allowance is of \$130. But like I said earlier, we're just really the healthcare administrators. Um, any questions that you may have like that, you would have to reach out to the carriers, 'cause they would be able to answer that, um, 'cause I really just get-

Speaker speaker_2: Okay. And when will I get, and when will I get that information to be able to talk to them, until I get the cards?

Speaker speaker_0: So you can do it pri-, before enrolling. I could give you that information of the carriers and if you... I'm sure, yeah, but-

Speaker speaker_2: Okay.

Speaker speaker_0: I can understand your-

Speaker speaker_2: I do understand that it, that it's \$130 for him and \$130 for me, not for \$130 for both of us, because there ain't nothing that cheap, you know? Well-

Speaker speaker_0: Well, like I said, we're just the healthcare administ-

Speaker speaker_2: I know, no, I get it.

Speaker speaker_0: I can't really tell you.

Speaker speaker_2: I understand.

Speaker speaker_0: Yeah, I know.

Speaker speaker_2: I understand what you're saying. I get it. Yeah.

Speaker speaker_0: Um, so if you want, if, if it makes you feel better, I can provide you the carriers' information, and you could always reach out to get that answered. 'Cause if I'm honest, on the guide, it really just tells me frame allowance 130.

Speaker speaker_2: Yeah.

Speaker speaker_0: So I wouldn't, ugh, I wouldn't really know.

Speaker speaker_2: Yeah. So go ahead and give me that information, and I'll call you back, okay?

Speaker speaker_0: Okay.

Speaker speaker_2: Uh, whenever I talk to them.

Speaker speaker_0: Okay. And then, um, I was gonna tell you that you have the deadline for your enrollment period-

Speaker speaker_2: Uh-huh.

Speaker speaker_0: ... by the looks of it, is gonna be on the 28th.

Speaker speaker_2: Okay. Oh, no, I can wait for them.

Speaker speaker_0: So it's-

Speaker speaker_2: As soon as I get signed up, you know?

Speaker speaker_0: Okay.

Speaker speaker_2: All righty then.

Speaker speaker_0: Gotcha. Do you want me to go ahead and provide you the phone numbers, 'cause I can go ahead and do that?

Speaker speaker_2: Okay. Oh, hold on. I gotta... Yeah. Let me, I gotta put it on the thing here. Okay.

Speaker speaker_0: So for your dental plan, um, and then your, for your MEC, you're gonna have two different... MEC Enhanced, you're gonna have two different carriers, because it

covers both your preventative and your hospital infinity. So for your MEC Enhanced, you're gonna have, for your preventative services with 90 degrees, their phone number is 800...

Speaker speaker_2: Okay.

Speaker speaker_0: 833-

Speaker speaker_2: Okay.

Speaker speaker_0: 4296, option 1.

Speaker speaker_2: What, what is it? 442?

Speaker speaker_0: Uh, 4296, option 1.

Speaker speaker_2: 4296. Okay. Option 1. Okay.

Speaker speaker_0: For your dental... Oh, I'm sorry. And then for your, for the hospital side of it, for the MEC Enhanced, it's gonna be American Public Life, which is the same car- carrier for your dental and term life plan. So-

Speaker speaker_2: Okay.

Speaker speaker_0: ... that phone number is gonna be 800-

Speaker speaker_2: Okay.

Speaker speaker_0: 256-

Speaker speaker_2: Uh-huh.

Speaker speaker_0: 8606. So that's-

Speaker speaker_2: 8606?

Speaker speaker_0: Correct. So that's gonna be for the MEC Enhanced, the part of the doctor side.

Speaker speaker_2: Okay.

Speaker speaker_0: Dental, term life. And then for your vision is gonna be MetLife, M-E-T-L-I-F-E.

Speaker speaker_2: Uh-huh.

Speaker speaker_0: And their phone number is 855-

Speaker speaker_2: Uh-huh.

Speaker speaker_0: 638-

Speaker speaker_2: Uh-huh.

Speaker speaker_0: 3931.

Speaker speaker_2: Okay.

Speaker speaker_0: Did you want me to keep the selected plans how they are, or do you want me to cancel it for now while you-

Speaker speaker_2: No, no, keep them as they are right now.

Speaker speaker_0: Okay.

Speaker speaker_2: I just wanna make, I just wanna make sure about how much it is. You know what I'm saying? And if there's a way that maybe that I can add more or whatever, you know, or, you know, that they could tell me, "Hey, you can, yeah, you can do this and do this," you know? No, but I wanna keep it the same way.

Speaker speaker_0: And then I was gonna tell you before I let you go that for your, um, MEC Enhanced Plan-

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: ... as well... Yeah, as for your MEC Enhanced Plan, which is your hospital and dental plan, that plan is under a IRS regulation that's called Section 125. So what Section 125 is, it allows you to pay your MEC Enhanced Plan with pre-tax dollars. However, to make a cancellation, to like drop that particular plan or change the level of dependence, you would have to be within your first 30 days of receiving your first check, or within company open enrollment period, okay?

Speaker speaker_2: Oh.

Speaker speaker_0: So if you do decide to drop that plan, make sure you call before the 28th, because let's say you call on the 20-, like the 29th of December, they're gonna tell you that you have to wait for the, and that company open enrollment period to drop that medical plan.

Speaker speaker_2: Okay. All righty.

Speaker speaker_0: Okay?

Speaker speaker_2: I appreciate it. Thank you.

Speaker speaker_0: All right.

Speaker speaker_2: Bye. Take care.

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

Speaker speaker_2: You too. Bye-bye.

Speaker speaker_0: Bye.