

Transcript: Estefania

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Full Transcript

Okay. Thank you for calling Benefits in a Card, my name is Stephanie, how can I assist you? Hello. I'm just calling to, um, see about coverage, um, for my job, and what plans are available. Okay. Yes, ma'am. Um, what staffing agency do you work for? Uh, Work-WorkSmart Staffing. Okay. You said WorkSource? Uh, WorkSmart, sorry. WorkSmart, okay. And then, what are the last four of your Social? 1966. And then your first and last name? Corbin Dibble. For security purposes, could you verify your address and your date of birth? 25 Hill Road, Apartment 223, Greenville, South Carolina, 29615. And my birthday is 03/05/2002. Okay. 574-710-9909 is your phone number? Yes. And then I have your first initial of your name, your last name, 7272 at gmail.com. Is that up-to-date? Yes. Okay, thank you. So you currently have active coverage. You have the preventative plan, which is the MEC. Um, were you looking into adding new plans? 'Cause right now, you are within your company open enrollment period, which means you are eligible to add additional plans. The last day to do that would be on Friday, 'cause that's the last day that you would have to add anything else. After Friday, you would have to wait til next December. I didn't even know I had insurance through them. Yeah, so you have the... Let me see if they auto-enroll their members into plans, 'cause some of them do. There's some staffing agencies that, um, en- enroll their new members into plans, and the one you work for is one of them. That's why you probably didn't know. But they did auto-enroll you into the preventative plan, which would cover, like, one physical visit, some vaccinations, some STD screenings, some cancer screening, and even some counseling, but it's only for those preventative services. It's not gonna cover any of your doctor visits if you were to go to the doctor 'cause you get sick, or the hospital, or urgent care, emergency room, and surgeries. So in other words, it's mainly for your annuals and, like, preventative services, not actual, like, doctor visits, 'cause you get sick and go to the doctor's. Um, but right now, you have that one. If you don't want that one anymore, I can cancel it, and you're always welcome to add new plans, or different ones. But right now, you are within your company open enrollment, which means you could enroll into benefits. The last day to do so would be on Friday. Oh, um, how much is that per month, or however the payments are? The one, um, the one that you have right now? Or which one? Yes. Yeah. Um, the one that you currently have is \$16.32 coming out of your paycheck weekly. Okay. Um, it looks like you've been having it since the 13 of January. Oh, okay. That, that makes sense, 'cause I did start a new job with them, but I previously worked for them, so that's probably why. Um, but can you tell me about, like, the other options for, like, drop-in visits? Yes, ma'am. Uh-huh. Um, did you want me to also send you the benefit guide? So what the benefit guide has, it has the plans that they offer with the prices to those plans. So while I go over the plans, if you want, I can send that to you so that you can visually look at what I'm talking about. Yeah, that would be good. And then I can show the prices and stuff. Yeah, that'd be good. Okay. And then, is that

a good email to send it to? Yeah. Okay. Hold on one second, let me send that. All right. I went ahead and emailed that to you. It should come from an email that says info@benefitsinacard.com. Okay, let me just... Okay, I got it. Okay. So, whenever you're ready, I can go ahead and explain everything to you. Okay, I'm ready. All right. So, the weekly deductions really depend on how many plans you were to select and which ones. So, if you want, I can go over the one that you don't have, and then at the end I'll explain the one that you have, 'cause that one's really... Okay. It's the most basic one. But, um, they offer three different medical plans. The first two that I'mma go over are the ones that you don't have. Um, these are called the VIPs. There's the VIP Basic and the VIP Classic. These two plans are the plans that would actually cover your doctor visits if you were to get sick, hospital visits, urgent care, emergency room, and even some surgeries. So these two would cover those areas, and they don't require you to stay within the network, so you could actually use, like, clinics outside of the network and still receive coverage. Um-However, with the VIPs, they don't cover your preventative services, which is what you currently have right now. So they don't cover, like, a physical. They don't cover some vaccines. They don't cover STDs. They don't cover STDs? They don't cover cancer screenings. They only cover your actual doctor visits if you're sick. So they don't, they wouldn't cover your annuals of your checkups. That's not covered with your VIPs. Only doctor visits, if sick already, hospital visits if injured, urgent care, emergency room and surgeries. With the VIPs, you do 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 includes something called Virtual Urgent Care, which offers medical assistance virtually with medical providers, and it includes the Multiplan network. That would be the number that you would contact to find a list of preferred providers. Like I said, with the VIP plans, you're not required to stay within the network. Um, as long as they take that insurance, you're fine if it's outside of the network. Um, and they pay a flat fee towards whatever service you go for. So, out of the two, the basic one is gonna be the VIP Basic, because it doesn't cover intensive confinement benefit, intensive care unit benefit, rehabilitation benefit, nor preventive surgery, while the VIP Classic does cover those areas. Um, and they cover a flat fee towards whatever visit you go for. So let's say, for example, if you have a surgery in hospital, if you were to get the T- VIP Basic, they would cover \$250 per day for a max of one day, and then the VIP Classic would cover \$500 per day for a max of one day. So let's say your bill is like, \$1,000, right? Um, if you were to get the VIP Classic, they would cover \$500 of, of that thousand dollar bill. And if you were to get the VIP Basic, they would cover \$250 and you would pay 700 and 5-... \$700 and \$500. Um, so if you were to select between those two, the VIP Basic would be \$16.68 weekly, and the VIP Classic would be \$20.06 weekly. Then the plan that you currently have is called the Stay Healthy MEC. With that one, you are required to only use their preferred providers, so you do have to stay within the network to receive coverage. They do offer prescription benefits with a lot far, and they also include the virtual urg- Oh, actually, they don't include it. They don't include them. Sorry. So, with the MEC, the c- one you currently have, that one would only cover, like I said, a physical, some vaccines, some STD and cancer screening, but it's not gonna cover any doctor visits. So for that one, you're paying \$15.32 weekly. And then they do offer additional benefits that have their separate deductions to them. That would be considered dental, vision, term life, behavior health, and short-term. But they do have their separate deductions. So let's say you want to choose short-term disability. For employee, that would be

a weekly deduction of \$4.07 from your paycheck. For vision, for employee, that's \$2.23 weekly from your paycheck. Did you have any questions so far? Um, so I do have a question. So if I got like, the VIP Classic... Mm-hmm. ... I would still need to add the additional benefits for dental and vision? No, you're not forced to get that. Like, if you don't wanna get- So like, if I wanted to have the coverage for dental and vision, I would have to add those, um, as well? Yes. Because, um, the medical plans don't include dental and vision. You would have to add that in addition, and those have their separate deductions. So for vision, per employee, that's \$2.23 weekly. Right? And then for dental... Okay. That's \$3.76. So you would have to add those two together. And then... Okay. Let's say you added to what you already... Let's say, um, you add dental and vision, and you just want dental and vision. That's a weekly deduction of \$5.99 weekly. Okay. So I have a question about the behavioral health. Is that covered therapy? So, behavior health, it's only virtual. Um, give me one second. Let me check. Let me just verify. But I know it's only virtual, um, 'cause there was somebody that called the other day, and I think they went to like, a office, and it's only for virtual behavior health counseling. So if you go to page number nine, it's, it talks about the benefit of behavior health. So it's virtual behavior counseling. Virtual counseling provides members with confidential and limited consultation, counseling, and referral services. Um, when to use, substance abuse, relationship issues, depression, stress and death of a loved one, parenting issues. Counselors work with the members to identify specific issues and the next step to address them, eliminating the guesswork of whom to see in case they need additional services. So yeah, it's only virtual. Okay. So I think I'm gonna do the VIP Classic, and then add the dental and vision. Okay. Did you want me to get rid of the preventative plan? Um, that's the one that you were enrolled into already, the auto-enrollment. Did you want me to get you out of that or did you still want that plan? That plan is the one that would cover like, a physical, some vaccines, some STD and cancer screenings, but it only covers preventative services. So in other words, like your checkups and annuals. Did you wanna get rid of that or did you still want to have that? Um, I think I still wanna keep that as well. Okay. So you said the VIP Classic for employee, that's \$20.06 weekly. I have dental for employee only for \$3.76. I have vision for employee for \$2.23. And then the MEC standalone, which is your preventative plan, for \$16.32. That's a weekly deduction of \$42.37 from your paycheck. Do you allow me to make these changes? Yes. Okay. Please allow one or two weeks for your employer to start making this new deduction. Once you see the first deduction of the \$42.37 come out of your paycheck, the following Monday of that deduction is when those new plans become effective. Okay? So, you may still experience one or two deductions with \$16.32. But once you see the very first one of the \$42.37, that's when your dental, vision, and VIP Classic plan goes into effect, that following Monday that you see that first deduction being taken from your check. And then by that first week of your activation week, that Thursday or Friday, you should be getting your card. So you should be receiving your VIP... I'm sorry, no. Your dental card and your vision card. And did you ever get your, um, MEC card or any account? I don't... I don't know. I don't think so. Hmm. I might have gotten something and then I thought it was like junk mail because I didn't know... I didn't know how to search. Oh, yeah. Oh, okay. So I maybe do need something but I'm not exactly sure what it was. So... Oh, well, we can always send it to you via email as well, um, because you can just really request so many after they send it to you. So I would just check and verify just to make sure- Mm-hmm. ... that you don't have it. Um, because typically the first week that they... You have active coverage, that first or second

week, they mail out your, um, your cards. So once you become active, you should be getting your dental and vision card. And I was gonna tell you that if you do want a physical one for the VIP Classic, um, you do have to call once we notice that they took the first deduction the following Monday so... to request it. 'Cause they normally don't mail those... that one out to you. The VIPs, you have to call in and we have to put in a request for the carrier to make it. So if you do want a physical one, you're welcome to give us a call once you... that plan becomes effective so that you can receive it via mail. Um, so if I just wanted it through my email as far as the MEC one too- Oh. ... are you able to email that to me as well? Yeah. Yes, ma'am. Um, once we become effective, probably by that Wednesday, you're welcome to call us and we can send them to you virtually. Okay. Um, are you able to send me a copy of the MEC one now? Okay. Yes, ma'am. Okay. Um, while I do that, can I put you on a brief hold while I send you that information? Yeah. Okay. Thank you. Okay. Thank you for your hold. I went ahead and emailed that to you. Um, do you mind verifying that you received it? Yeah. Mm-hmm. Okay, I got it. Okay, you got it? Yeah. Okay. And then, um, now you just really have to wait for your staffing agency to start making that new deduction. Like I said, there is a possibility that they may take maybe, like, one or two weeks to start making that new one. But I would be paying attention to your pay stubs. Once you see that they finally did the first one of the 42.37, that's when those three new plans come in at back. Okay. All right. Is it like the following Wednesday of the first deduction in- Correct. ... Yes, ma'am. Mm-hmm. Thank you. Typically it's ready, they're ready Wednesday. Uh-huh. You're welcome. Have a nice day. Okay. If you have any questions or want to add any new plans or something like that, um, the last day to do so would be Friday. I actually have one question before you go. Mm-hmm. So, um, in the, like, the pamphlet that you sent me- Mm-hmm. ... what would be, like, the number I can call to check to see, um, what's in network for... Yes. So you see that plan, you see how it says MultiPlan? Mm-hmm. Let me find it for you, 'cause it's on the pamphlet as well. Um, give me one second. Multi... It's called MultiPlan, but let me, um, let me scroll down, 'cause I know I... They bring it up, don't want to... Oh, okay. So when you go to page six, it's gonna say, "MultiPlan Network. With MultiPlan you n- now have access to the largest preferred provider organization in the nation." And then it says, "To find a MultiPlan provider for VIP plans, please call... To find MultiPlan for the Stay Healthy, please call..." So it tells you for which one. Okay, perfect. Thank you so much. You're welcome. Thank you. And then just keep in mind that with your VIPs, you're not really required to stay within the network. As long as they take the insurance, you should be fine. But with the NEC, you are required, so you definitely do have to call that MultiPlan network with, um, the NEC. But it's however you wish, 'cause the s- the numbers are right there too, so. Okay, thank you. Have a great day. Thank you. You do too. Bye.

Conversation Format

Speaker speaker_0: Okay. Thank you for calling Benefits in a Card, my name is Stephanie, how can I assist you?

Speaker speaker_1: Hello. I'm just calling to, um, see about coverage, um, for my job, and what plans are available.

Speaker speaker_0: Okay. Yes, ma'am. Um, what staffing agency do you work for?

Speaker speaker_1: Uh, Work- WorkSmart Staffing.

Speaker speaker_0: Okay. You said WorkSource?

Speaker speaker_1: Uh, WorkSmart, sorry.

Speaker speaker_0: WorkSmart, okay. And then, what are the last four of your Social?

Speaker speaker_1: 1966.

Speaker speaker_0: And then your first and last name?

Speaker speaker_1: Corbin Dibble.

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

Speaker speaker_1: 25 Hill Road, Apartment 223, Greenville, South Carolina, 29615. And my birthday is 03/05/2002.

Speaker speaker_0: Okay. 574-710-9909 is your phone number?

Speaker speaker_1: Yes.

Speaker speaker_0: And then I have your first initial of your name, your last name, 7272 at gmail.com. Is that up-to-date?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay, thank you. So you currently have active coverage. You have the preventative plan, which is the MEC. Um, were you looking into adding new plans? 'Cause right now, you are within your company open enrollment period, which means you are eligible to add additional plans. The last day to do that would be on Friday, 'cause that's the last day that you would have to add anything else. After Friday, you would have to wait til next December.

Speaker speaker_1: I didn't even know I had insurance through them.

Speaker speaker_0: Yeah, so you have the... Let me see if they auto-enroll their members into plans, 'cause some of them do. There's some staffing agencies that, um, en- enroll their new members into plans, and the one you work for is one of them. That's why you probably didn't know. But they did auto-enroll you into the preventative plan, which would cover, like, one physical visit, some vaccinations, some STD screenings, some cancer screening, and even some counseling, but it's only for those preventative services. It's not gonna cover any of your doctor visits if you were to go to the doctor 'cause you get sick, or the hospital, or urgent care, emergency room, and surgeries. So in other words, it's mainly for your annuals and, like, preventative services, not actual, like, doctor visits, 'cause you get sick and go to the doctor's. Um, but right now, you have that one. If you don't want that one anymore, I can cancel it, and you're always welcome to add new plans, or different ones. But right now, you are within your company open enrollment, which means you could enroll into benefits. The last day to do so

would be on Friday.

Speaker speaker_1: Oh, um, how much is that per month, or however the payments are?

Speaker speaker_0: The one, um, the one that you have right now? Or which one?

Speaker speaker_1: Yes. Yeah.

Speaker speaker_0: Um, the one that you currently have is \$16.32 coming out of your paycheck weekly.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, it looks like you've been having it since the 13 of January.

Speaker speaker_1: Oh, okay. That, that makes sense, 'cause I did start a new job with them, but I previously worked for them, so that's probably why. Um, but can you tell me about, like, the other options for, like, drop-in visits?

Speaker speaker_0: Yes, ma'am. Uh-huh. Um, did you want me to also send you the benefit guide? So what the benefit guide has, it has the plans that they offer with the prices to those plans. So while I go over the plans, if you want, I can send that to you so that you can visually look at what I'm talking about.

Speaker speaker_1: Yeah, that would be good.

Speaker speaker_0: And then I can show the prices and stuff.

Speaker speaker_1: Yeah, that'd be good.

Speaker speaker_0: Okay. And then, is that a good email to send it to?

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay. Hold on one second, let me send that. All right. I went ahead and emailed that to you. It should come from an email that says info@benefitsinacard.com.

Speaker speaker_1: Okay, let me just... Okay, I got it.

Speaker speaker_0: Okay. So, whenever you're ready, I can go ahead and explain everything to you.

Speaker speaker_1: Okay, I'm ready.

Speaker speaker_0: All right. So, the weekly deductions really depend on how many plans you were to select and which ones. So, if you want, I can go over the one that you don't have, and then at the end I'll explain the one that you have, 'cause that one's really...

Speaker speaker_1: Okay.

Speaker speaker_0: It's the most basic one. But, um, they offer three different medical plans. The first two that I'mma go over are the ones that you don't have. Um, these are called the VIPs. There's the VIP Basic and the VIP Classic. These two plans are the plans that would actually cover your doctor visits if you were to get sick, hospital visits, urgent care, emergency

room, and even some surgeries. So these two would cover those areas, and they don't require you to stay within the network, so you could actually use, like, clinics outside of the network and still receive coverage. Um-However, with the VIPs, they don't cover your preventative services, which is what you currently have right now. So they don't cover, like, a physical. They don't cover some vaccines. They don't cover STDs.

Speaker speaker_1: They don't cover STDS?

Speaker speaker_0: They don't cover cancer screenings. They only cover your actual doctor visits if you're sick. So they don't, they wouldn't cover your annuals of your checkups. That's not covered with your VIPs. Only doctor visits, if sick already, hospital visits if injured, urgent care, emergency room and surgeries. With the VIPs, you do 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 includes something called Virtual Urgent Care, which offers medical assistance virtually with medical providers, and it includes the Multiplan network. That would be the number that you would contact to find a list of preferred providers. Like I said, with the VIP plans, you're not required to stay within the network. Um, as long as they take that insurance, you're fine if it's outside of the network. Um, and they pay a flat fee towards whatever service you go for. So, out of the two, the basic one is gonna be the VIP Basic, because it doesn't cover intensive confinement benefit, intensive care unit benefit, rehabilitation benefit, nor preventive surgery, while the VIP Classic does cover those areas. Um, and they cover a flat fee towards whatever visit you go for. So let's say, for example, if you have a surgery in hospital, if you were to get the T- VIP Basic, they would cover \$250 per day for a max of one day, and then the VIP Classic would cover \$500 per day for a max of one day. So let's say your bill is like, \$1,000, right? Um, if you were to get the VIP Classic, they would cover \$500 of, of that thousand dollar bill. And if you were to get the VIP Basic, they would cover \$250 and you would pay 700 and 5-... \$700 and \$500. Um, so if you were to select between those two, the VIP Basic would be \$16.68 weekly, and the VIP Classic would be \$20.06 weekly. Then the plan that you currently have is called the Stay Healthy MEC. With that one, you are required to only use their preferred providers, so you do have to stay within the network to receive coverage. They do offer prescription benefits with a lot far, and they also include the virtual urg- Oh, actually, they don't include it. They don't include them. Sorry. So, with the MEC, the c- one you currently have, that one would only cover, like I said, a physical, some vaccines, some STD and cancer screening, but it's not gonna cover any doctor visits. So for that one, you're paying \$15.32 weekly. And then they do offer additional benefits that have their separate deductions to them. That would be considered dental, vision, term life, behavior health, and short-term. But they do have their separate deductions. So let's say you want to choose short-term disability. For employee, that would be a weekly deduction of \$4.07 from your paycheck. For vision, for employee, that's \$2.23 weekly from your paycheck. Did you have any questions so far?

Speaker speaker_1: Um, so I do have a question. So if I got like, the VIP Classic...

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... I would still need to add the additional benefits for dental and vision?

Speaker speaker_0: No, you're not forced to get that. Like, if you don't wanna get-

Speaker speaker_1: So like, if I wanted to have the coverage for dental and vision, I would have to add those, um, as well?

Speaker speaker_0: Yes. Because, um, the medical plans don't include dental and vision. You would have to add that in addition, and those have their separate deductions. So for vision, per employee, that's \$2.23 weekly. Right? And then for dental...

Speaker speaker_1: Okay.

Speaker speaker_0: That's \$3.76. So you would have to add those two together. And then...

Speaker speaker_1: Okay.

Speaker speaker_0: Let's say you added to what you already... Let's say, um, you add dental and vision, and you just want dental and vision. That's a weekly deduction of \$5.99 weekly.

Speaker speaker_1: Okay. So I have a question about the behavioral health. Is that covered therapy?

Speaker speaker_0: So, behavior health, it's only virtual. Um, give me one second. Let me check. Let me just verify. But I know it's only virtual, um, 'cause there was somebody that called the other day, and I think they went to like, a office, and it's only for virtual behavior health counseling. So if you go to page number nine, it's, it talks about the benefit of behavior health. So it's virtual behavior counseling. Virtual counseling provides members with confidential and limited consultation, counseling, and referral services. Um, when to use, substance abuse, relationship issues, depression, stress and death of a loved one, parenting issues. Counselors work with the members to identify specific issues and the next step to address them, eliminating the guesswork of whom to see in case they need additional services. So yeah, it's only virtual.

Speaker speaker_1: Okay. So I think I'm gonna do the VIP Classic, and then add the dental and vision.

Speaker speaker_0: Okay. Did you want me to get rid of the preventative plan? Um, that's the one that you were enrolled into already, the auto-enrollment. Did you want me to get you out of that or did you still want that plan? That plan is the one that would cover like, a physical, some vaccines, some STD and cancer screenings, but it only covers preventative services. So in other words, like your checkups and annuals. Did you wanna get rid of that or did you still want to have that?

Speaker speaker_2: Um, I think I still wanna keep that as well.

Speaker speaker_0: Okay. So you said the VIP Classic for employee, that's \$20.06 weekly. I have dental for employee only for \$3.76. I have vision for employee for \$2.23. And then the MEC standalone, which is your preventative plan, for \$16.32. That's a weekly deduction of \$42.37 from your paycheck. Do you allow me to make these changes?

Speaker speaker_2: Yes.

Speaker speaker_0: Okay. Please allow one or two weeks for your employer to start making this new deduction. Once you see the first deduction of the \$42.37 come out of your

paycheck, the following Monday of that deduction is when those new plans become effective. Okay? So, you may still experience one or two deductions with \$16.32. But once you see the very first one of the \$42.37, that's when your dental, vision, and VIP Classic plan goes into effect, that following Monday that you see that first deduction being taken from your check. And then by that first week of your activation week, that Thursday or Friday, you should be getting your card. So you should be receiving your VIP... I'm sorry, no. Your dental card and your vision card. And did you ever get your, um, MEC card or any account?

Speaker speaker_2: I don't... I don't know. I don't think so.

Speaker speaker_0: Hmm.

Speaker speaker_2: I might have gotten something and then I thought it was like junk mail because I didn't know... I didn't know how to search.

Speaker speaker_0: Oh, yeah. Oh, okay.

Speaker speaker_2: So I maybe do need something but I'm not exactly sure what it was. So...

Speaker speaker_0: Oh, well, we can always send it to you via email as well, um, because you can just really request so many after they send it to you. So I would just check and verify just to make sure-

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: ... that you don't have it. Um, because typically the first week that they... You have active coverage, that first or second week, they mail out your, um, your cards. So once you become active, you should be getting your dental and vision card. And I was gonna tell you that if you do want a physical one for the VIP Classic, um, you do have to call once we notice that they took the first deduction the following Monday so... to request it. 'Cause they normally don't mail those... that one out to you. The VIPs, you have to call in and we have to put in a request for the carrier to make it. So if you do want a physical one, you're welcome to give us a call once you... that plan becomes effective so that you can receive it via mail.

Speaker speaker_2: Um, so if I just wanted it through my email as far as the MEC one too-

Speaker speaker_0: Oh.

Speaker speaker_2: ... are you able to email that to me as well?

Speaker speaker_0: Yeah. Yes, ma'am. Um, once we become effective, probably by that Wednesday, you're welcome to call us and we can send them to you virtually.

Speaker speaker_2: Okay. Um, are you able to send me a copy of the MEC one now?

Speaker speaker_0: Okay. Yes, ma'am.

Speaker speaker_2: Okay.

Speaker speaker_0: Um, while I do that, can I put you on a brief hold while I send you that information?

Speaker speaker_2: Yeah.

Speaker speaker_0: Okay. Thank you. Okay. Thank you for your hold. I went ahead and emailed that to you. Um, do you mind verifying that you received it?

Speaker speaker_2: Yeah. Mm-hmm. Okay, I got it.

Speaker speaker_0: Okay, you got it?

Speaker speaker_2: Yeah.

Speaker speaker_0: Okay. And then, um, now you just really have to wait for your staffing agency to start making that new deduction. Like I said, there is a possibility that they may take maybe, like, one or two weeks to start making that new one. But I would be paying attention to your pay stubs. Once you see that they finally did the first one of the 42.37, that's when those three new plans come in at back.

Speaker speaker_2: Okay.

Speaker speaker_0: All right.

Speaker speaker_2: Is it like the following Wednesday of the first deduction in-

Speaker speaker_0: Correct.

Speaker speaker_2:

Speaker speaker_0: Yes, ma'am. Mm-hmm.

Speaker speaker_2: Thank you.

Speaker speaker_0: Typically it's ready, they're ready Wednesday. Uh-huh. You're welcome. Have a nice day.

Speaker speaker_2: Okay.

Speaker speaker_0: If you have any questions or want to add any new plans or something like that, um, the last day to do so would be Friday.

Speaker speaker_2: I actually have one question before you go.

Speaker speaker_0: Mm-hmm.

Speaker speaker_2: So, um, in the, like, the pamphlet that you sent me-

Speaker speaker_0: Mm-hmm.

Speaker speaker_2: ... what would be, like, the number I can call to check to see, um, what's in network for...

Speaker speaker_0: Yes. So you see that plan, you see how it says MultiPlan?

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: Let me find it for you, 'cause it's on the pamphlet as well. Um, give me one second. Multi... It's called MultiPlan, but let me, um, let me scroll down, 'cause I know I... They bring it up, don't want to... Oh, okay. So when you go to page six, it's gonna say, "MultiPlan Network. With MultiPlan you n- now have access to the largest preferred provider organization in the nation." And then it says, "To find a MultiPlan provider for VIP plans, please call... To find MultiPlan for the Stay Healthy, please call..." So it tells you for which one.

Speaker speaker_2: Okay, perfect. Thank you so much.

Speaker speaker_0: You're welcome.

Speaker speaker_2: Thank you.

Speaker speaker_0: And then just keep in mind that with your VIPs, you're not really required to stay within the network. As long as they take the insurance, you should be fine. But with the NEC, you are required, so you definitely do have to call that MultiPlan network with, um, the NEC. But it's however you wish, 'cause the s- the numbers are right there too, so.

Speaker speaker_2: Okay, thank you. Have a great day.

Speaker speaker_0: Thank you. You do too.

Speaker speaker_2: Bye.