

## Transcript: Estefania

**Acevedo-6696830417813504-5921586404966400**

### Full Transcript

Thank you for calling Benefits on a Card. My name is Stephanie. How can I assist you? Uh, yes, ma'am. I was trying to do something on the inside of... I was trying to reason why my phone just isn't connecting, but I figured out the problem. It's that, um... Okay, so you live in- I was trying to get some insurance somet-... Yes, ma'am? Okay. What staffing agency do you work for? Partners Personal. Okay. And then, what are the last four of your social? 3230. For security purposes, can you verify address and date of birth? You said my address and my date of birth? Yes, sir. 1158 DeSoto Street, Gainesville, Georgia, 30501, July 17th, 1988. Okay. Okay, thank you. And then, I have 404-988-7185 as your phone number. Mm-hmm. SpencerHudson34@icloud.com is your email still? Yes. Okay. Okay, let's see. Okay. You said you wanted some information regarding the benefits. Yeah, I know which one I want to go with. I want to go with this Stay Healthy, uh, MEC e- Enhanced if I can. Okay. And then, for employee only or dependents? Employee only. And then, what else did you want? Uh, dental employee only. Okay. Anything else? That's it. Um, and then, I- Um, the only other... Go ahead, I'm sorry. I was gonna let you know that those two plans that you selected are under a IRS Regulation called Section 125. Mm-hmm. So, what Section 125 allows you to do, it allows you to pay these two plans with pre-tax dollars. However, to cancel the plan or to make changes, like add as dependents later on once you're enrolled- Mm-hmm. ... um, you do... To cancel it or make changes, you do have to be within the first 30 days of receiving your paycheck, or be within company open enrollment, which is held in October to either cancel it or add dependents later on, okay? Yes, ma'am, I understand. And you said what it allows me to pay it with what? You said something about paying for it out- With, uh, no cash. Okay, that's cool. Mm-hmm. So, it'll just be 47- But that's the only... Mm-hmm, 47.39. Okay. And then, um, I was gonna tell you- On my end? Yes, sir. Uh, go ahead. I'm sorry. I know we keep talking at the same time. Go ahead, I'm sorry. Um, and I was gonna tell you that's the reason why they don't allow you to cancel it, um, like- Yes. ... at any time. You do have to be within the 30 days or within the month of your company open enrollment. Okay. And I, I see in the book it says \$43.76. Yes. Oh, okay. 'Cause you... I thought you said 47, so I was kinda confused. Yeah, that's for the two plans together. Oh, there. Yeah, I forgot it said dental, too. I'm sorry. I'm sorry. It's okay. Did you just wanna do those two? Yeah, because, uh, I see where they got like Stay Healthy on the other M and E booklet. It says Stay Healthy, M and M and MEC Tele- Yeah. That's just your preventative, though. ... Card Plan. It won't cover any doctor visits of sick, hospital visits if injured, urgent care emergency room nor surgeries. It only covers your preventative, which is like a physical, some vaccines. Yeah. Some STD and cancer screening. And the one that you selected covers that, and it also covers your doctor visits of sick, hospital visits if injured, urgent care emergency room and surgeries. It covers like a flat fee. Yeah, yeah. And I've seen the, uh... 'Cause I saw where the VIP, the VIPs don't cover the

preventive care, but it doesn't cover the hospitals. Correct. Correct. So, I was trying to find one to cover everything, so... Yeah, so you chose the right one, the MEC Enhanced. And then, with that one, you are required copays, and you do have to stay within the network, okay? That's fine with me. All right, and then do you allow Partners- And- Mm-hmm. 'Cause on the other plans you didn't have... Did you have copays on like the other plans, like the VIP and all that stuff? You can have only... No, they, that, they just cover a flat fee towards it. Um, the MEC Enhanced- Oh. ... is the only one that requires copays. Okay, but that's probably better for you anyway, 'cause you don't have to pay everything up front copay, right? Mm-hmm. Mm-hmm, yes, sir. Um, so do you allow, um, p- Partners Personal to make the w- week deduction of \$47.39 for these two selected plans? Yeah, but will it start next week? Uh, not this week? So- So, I was gonna tell you that once you enroll, um, you typically have to wait one or two weeks for them to start making the first deduction. We don't have access- Oh. ... to their payrolls, so I wouldn't be able to tell you exactly when. Um, so I would just be looking at your pay, pay stubs to see when they finally do the first deduction. Because once they finally do the first deduction of the \$47.39, the following Monday- Mm-hmm. ... of that first deduction is when your plans become active. And by that first week of activation week- Oh. ... you're gonna get your dental and MEC Enhanced cards mailed out to you either that Thursday or Friday of your activation week. And if you have like a dentist appointment or a doctor appointment coming up and you still don't have your cards, you can just call us and we can email them to you. Okay, that's what I wanted anyway. I didn't want it to come out of this release check either, so that's perfect. Uh, yeah, I wanna go with that plan. And you said like, uh, once I do a physical..... and you gotta get tested for, uh, STDs and all that stuff, um, your blood pressure and all those types of things? Usually your preventative, your preventative services are covered, um, as long as you stay within network. Okay. I just didn't know if it was any restrictions as far as like when I do the full physical does it cover everything that comes with it because you know they'll probably check, test you for things and then- Mm-hmm. ... uh, and do the blood work to make sure, you know, your body's working right, you know, organs are working right, a lot of them Yeah. So your, for your preventative visits, it doesn't really give you like a list. Um, if you go to... Give me one second. If you go... I don't know if you're looking at the PDF, but on the PDF if you go- I got a book. ... to page... If you go to page number 10, it tells you stay healthy and if you tell our rep, uh, blood pressure, coron- coronary artery cholesterol, cancer, depression, diabetes. It gives you like examples of some of the services that are covered because it doesn't cover all preventative services. It'll cover... Like for example, it will... It won't cover all STD screenings. It'll cover some. It won't cover all cancer screenings. It'll cover some. Oh, okay. Mm-hmm. I mean it gave you a list but it didn't... It say like blood pressure, aortic aneurysm, um, cholesterol... Uh, HIV, syphilis, things of that nature. It don't say like the STDs though, like, uh... I, the reason I ask is because I get all that done when I go to the doctor. Yeah, if you go where it says woman, it says hyperlipidemias, HIV, uh, chlamydia, syphilis. Those are STDs. Yeah, yeah. It didn't say it for the men though, so I didn't... I didn't know if it mattered. It didn't say it for the men. Okay. Um. It's on the- They got a separate, uh... It's in the- I got, I got a book. I don't know if you're... if you have a different one, but for men this is blood pressure, cholesterol, cancer, depression, hypertension, syphilis, HIV, lung cancer, unhealthy alcohol use, obesity. Yeah. That's what- So if it's not on there, I can't really tell you if it's covered or not. Due to the fact we're just the healthcare administrators- Oh. ... who could answer that question. If you want to know if a specific

screening is covered, it would be the carrier, who would be 90 Degrees and I can always provide that phone number to you as well. Yes, you can. You can. Okay. So let me know when you're ready. Uh, give me one second, let me find it. Yeah. For the blood pressure is one of the main ones that's on here, but I would try- Okay. ... to get a full physical. Gotcha. Yeah, so that is something that, um, you would have to ask the carrier just to be on the safe side and that you're sure that it's covered or not, since we just get... We're limited to the information that we get. I can't really tell you the service is going to be covered or not if I'm not sure. Um, so you would have to ask the carrier, but when it comes to your preventative, you would go through the carrier of 90 Degrees and when it comes to your actual doctor visits, hospital visits, your hospital indemnity side, it would be APL, which I can provide that number as well just in case you have questions about a particular service being covered or not. And you said when I'm doing screenings, I go up to 90 Degrees and you said APL- Correct. ... is for what? For your actual doctor visits, the sig, urgent care, emergency room, surgeries. So for your preventative, it's 90 Degrees, the carrier, and for your hospital indemnity is APL, which is American Public Life. Okay. You said American Public Life? Mm-hmm. Okay. Do you have the 90 Degree number? Yeah. That's gonna be 800- Mm-hmm. ... 833- Mm-hmm. ... 4296, option number 1. That's for your preventative, which would be considered a physical, some STD screenings, cancer screenings, questions like that. That's who you ask, and for your actual, like, doctor visits, um, it would be American Public Life, which I have their number and that one's 800- Mm-hmm. ... 256-86-06. 86-06? Correct. Okay. And then did you still want me to go ahead and do the enrollment or did you want me to wait? No, go ahead and do the enrollment. Okay. And then just in case you do wanna change anything or add anything, just keep in mind you have 30 days from the day that you receive your first check to do so, or within company open enrollment, which is held in the month of October, okay? Okay. All right. So now you really just have to play the waiting game, and to answer those questions that you did have about that particular service, you would have to contact those carriers, okay? Okay. So I'm already, uh, enrolled and everything, I just have to wait? Correct. Correct. Mm-hmm. Okay. So just wait for them to pay out the first check? Correct. Mm-hmm. And you said as soon as they do that, that following Monday it'd be ready to go? Correct. Yes, sir. One, uh, what, what's... I know you got limited information. Mm-hmm. Say y'all needed, uh, to go to the doctor beforehand- You wouldn't be covered. ... would that... Okay. Um, you would have to already have active coverage. Any visit that you have before you actually become active, it won't be covered 'cause you would have to be-... already, like, active... have received the active coverage and stuff. Okay. I appreciate you. Mm-hmm. Yes, sir. And then just keep in mind that it does require you as well to stay within the network. Okay? Okay. Whenever you receive your card, you're going to get, um, the information of who to contact to find preferred providers that take that plan. Oh, is it... You said that I have the inf- Will I have the information on the card? Correct. Mm-hmm. The, um, pharmacy information- This is who I need to call? ... as well as the... Yes, sir. As where to find the provider list, who to call. Mm-hmm. Okay. You don't have that list yet? This is what the No. I don't have access to that list. Okay. But I do have the phone number- Yes, ma'am. ... of, um... And I have the website just in case you're curious if your doctor is within the network or not. I can give you that information also. Okay. I appreciate that. Um, and then just let me know when you're ready. I'm ready. So, the website is going to be C as in Charlie, L as in laugh, A as in apple, R as in Romeo, I as in ice cream, T as in Tom, E as in earth, V as in victor.com. So that's C-L-A-R-I-T-E-B.com . And then the

phone number, if you'd rather call them, it's going to be 800- Oh, do y'all take these? ... 457-1403. So, 800-457-1403. And then that's to find the provider list or the list of providers. Okay. Yes, ma'am. I appreciate your help. What's your name? My name is Stephanie. Thank you. Thank you, Miss Stephanie. All right. And then just keep in mind if you do want to cancel, um, or add dependents, you have to do it within the first 30 days or within the company open enrollment. Okay? Due to that IRS regulation. Yeah, in October? Correct. Mm-hmm. And you said that- And then they- And you said this is because... Go ahead. Uh-huh. And I was going to tell you, it does have to be in the dates of the company open enrollment. Um, I don't have that yet, but I'm pretty sure your company lets you know when they're within company open enrollment, just in case you guys want to cancel or, um, add dependents. Okay. Or you can also call around that month to see if we have the updated dates. But since it's, uh, like, far out, we don't have that information yet. But it's definitely held in October. Okay. And you said this is the IRS laws or whatever? Yeah. That's why you would have to, um, call before your deadline to either cancel or add a dependent. Okay. I got you. I appreciate you. All right. Did you have any other questions? No. You said, uh... So since we're done here, what? You just send the information over from my job that I enroll today or? Uh, no. I'm pretty sure they get notified. I'm not sure how that works. Okay. But I know once we do the enrollment, uh, typically one or two weeks they start making the deduction, the first deduction. Um, but like I said, since we don't have access to their payrolls, I'm not sure how fast. If it's gonna be one or two weeks. But they definitely get notified. Um, and then- Okay. ... I don't know if you would want a enrollment confirmation. Uh, if you can email it. Okay. Yep. Is it going to spencerhudson34@icloud.com? Yeah. Do I get... Should I give that to them, or could I... I thought you were saying something. You said if I was trying to reach something. Um, I don't think it's necessary, but it's your choice really. I'm not sure really what they would do- Okay. ... with that, rather than just knowing. But either way, they get notified because they're, they're going to have- Okay. ... to do the deduction. Mm-hmm. And we just receive it. And then those weekly deductions, every time they do a deduction for that following week, that's when you have active coverage. Okay. And you said send the confirmation number in case I do, do what? I couldn't hear that. Um, I was at... telling you that if you wanted, we could send you a enrollment confirmation. Um, but it's totally- Okay. ... your choice. It's not something that you need, but I don't know, if you want that, we can send it. Okay. And that should take like 24 hours for you to receive it. Probably less, but the latest 24 hours. And then is that a good email- Okay. ... to send your enrollment confirmation to? Yes, ma'am. Okay. All right. I'll be submitting that. Okay. Did you have any other questions? Uh, no, ma'am. I was gonna ask you because I had, uh, somebody had mentioned something about doing what you're doing. Do y'all get paid off the minute... I know that's probably a rude question. Do y'all get paid off commission to make the sale or? No. We don't. Y'all don't? Oh, okay. No, sir. Okay. Okay. All right. Mm-hmm. All right. I appreciate it. You're welcome. Have a nice day. And then you should be receiving that email shortly. Yes, ma'am. Thank you. You're welcome.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits on a Card. My name is Stephanie. How can I assist you?

Speaker speaker\_1: Uh, yes, ma'am. I was trying to do something on the inside of... I was trying to reason why my phone just isn't connecting, but I figured out the problem. It's that, um...

Speaker speaker\_0: Okay, so you live in-

Speaker speaker\_1: I was trying to get some insurance somet-... Yes, ma'am?

Speaker speaker\_0: Okay. What staffing agency do you work for?

Speaker speaker\_1: Partners Personal.

Speaker speaker\_0: Okay. And then, what are the last four of your social?

Speaker speaker\_1: 3230.

Speaker speaker\_0: For security purposes, can you verify address and date of birth?

Speaker speaker\_1: You said my address and my date of birth?

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: 1158 DeSoto Street, Gainesville, Georgia, 30501, July 17th, 1988.

Speaker speaker\_0: Okay. Okay, thank you. And then, I have 404-988-7185 as your phone number.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: SpencerHudson34@icloud.com is your email still?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. Okay, let's see. Okay. You said you wanted some information regarding the benefits.

Speaker speaker\_1: Yeah, I know which one I want to go with. I want to go with this Stay Healthy, uh, MEC e- Enhanced if I can.

Speaker speaker\_0: Okay. And then, for employee only or dependents?

Speaker speaker\_1: Employee only.

Speaker speaker\_0: And then, what else did you want?

Speaker speaker\_1: Uh, dental employee only.

Speaker speaker\_0: Okay. Anything else?

Speaker speaker\_1: That's it.

Speaker speaker\_0: Um, and then, I-

Speaker speaker\_1: Um, the only other... Go ahead, I'm sorry.

Speaker speaker\_0: I was gonna let you know that those two plans that you selected are under a IRS Regulation called Section 125.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: So, what Section 125 allows you to do, it allows you to pay these two plans with pre-tax dollars. However, to cancel the plan or to make changes, like add as dependents later on once you're enrolled-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... um, you do... To cancel it or make changes, you do have to be within the first 30 days of receiving your paycheck, or be within company open enrollment, which is held in October to either cancel it or add dependents later on, okay?

Speaker speaker\_1: Yes, ma'am, I understand. And you said what it allows me to pay it with what? You said something about paying for it out-

Speaker speaker\_0: With, uh, no cash.

Speaker speaker\_1: Okay, that's cool.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: So, it'll just be 47-

Speaker speaker\_0: But that's the only... Mm-hmm, 47.39.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And then, um, I was gonna tell you-

Speaker speaker\_1: On my end?

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: Uh, go ahead. I'm sorry. I know we keep talking at the same time. Go ahead, I'm sorry.

Speaker speaker\_0: Um, and I was gonna tell you that's the reason why they don't allow you to cancel it, um, like-

Speaker speaker\_1: Yes.

Speaker speaker\_0: ... at any time. You do have to be within the 30 days or within the month of your company open enrollment.

Speaker speaker\_1: Okay. And I, I see in the book it says \$43.76.

Speaker speaker\_0: Yes.

Speaker speaker\_1: Oh, okay. 'Cause you... I thought you said 47, so I was kinda confused.

Speaker speaker\_0: Yeah, that's for the two plans together.

Speaker speaker\_1: Oh, there. Yeah, I forgot it said dental, too. I'm sorry. I'm sorry.

Speaker speaker\_0: It's okay. Did you just wanna do those two?

Speaker speaker\_1: Yeah, because, uh, I see where they got like Stay Healthy on the other M and E booklet. It says Stay Healthy, M and M and MEC Tele-

Speaker speaker\_0: Yeah. That's just your preventative, though.

Speaker speaker\_1: ... Card Plan.

Speaker speaker\_0: It won't cover any doctor visits of sick, hospital visits if injured, urgent care emergency room nor surgeries. It only covers your preventative, which is like a physical, some vaccines.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Some STD and cancer screening. And the one that you selected covers that, and it also covers your doctor visits of sick, hospital visits if injured, urgent care emergency room and surgeries. It covers like a flat fee.

Speaker speaker\_1: Yeah, yeah. And I've seen the, uh... 'Cause I saw where the VIP, the VIPs don't cover the preventive care, but it doesn't cover the hospitals.

Speaker speaker\_0: Correct. Correct.

Speaker speaker\_1: So, I was trying to find one to cover everything, so...

Speaker speaker\_0: Yeah, so you chose the right one, the MEC Enhanced. And then, with that one, you are required copays, and you do have to stay within the network, okay?

Speaker speaker\_1: That's fine with me.

Speaker speaker\_0: All right, and then do you allow Partners-

Speaker speaker\_1: And-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: 'Cause on the other plans you didn't have... Did you have copays on like the other plans, like the VIP and all that stuff?

Speaker speaker\_0: You can have only... No, they, that, they just cover a flat fee towards it. Um, the MEC Enhanced-

Speaker speaker\_1: Oh.

Speaker speaker\_0: ... is the only one that requires copays.

Speaker speaker\_1: Okay, but that's probably better for you anyway, 'cause you don't have to pay everything up front copay, right?

Speaker speaker\_0: Mm-hmm. Mm-hmm, yes, sir. Um, so do you allow, um, p- Partners Personal to make the w- week deduction of \$47.39 for these two selected plans?

Speaker speaker\_1: Yeah, but will it start next week? Uh, not this week? So-

Speaker speaker\_0: So, I was gonna tell you that once you enroll, um, you typically have to wait one or two weeks for them to start making the first deduction. We don't have access-

Speaker speaker\_1: Oh.

Speaker speaker\_0: ... to their payrolls, so I wouldn't be able to tell you exactly when. Um, so I would just be looking at your pay, pay stubs to see when they finally do the first deduction. Because once they finally do the first deduction of the \$47.39, the following Monday-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... of that first deduction is when your plans become active. And by that first week of activation week-

Speaker speaker\_1: Oh.

Speaker speaker\_0: ... you're gonna get your dental and MEC Enhanced cards mailed out to you either that Thursday or Friday of your activation week. And if you have like a dentist appointment or a doctor appointment coming up and you still don't have your cards, you can just call us and we can email them to you.

Speaker speaker\_1: Okay, that's what I wanted anyway. I didn't want it to come out of this release check either, so that's perfect. Uh, yeah, I wanna go with that plan. And you said like, uh, once I do a physical..... and you gotta get tested for, uh, STDs and all that stuff, um, your blood pressure and all those types of things?

Speaker speaker\_0: Usually your preventative, your preventative services are covered, um, as long as you stay within network.

Speaker speaker\_1: Okay. I just didn't know if it was any restrictions as far as like when I do the full physical does it cover everything that comes with it because you know they'll probably check, test you for things and then-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... uh, and do the blood work to make sure, you know, your body's working right, you know, organs are working right, a lot of them

Speaker speaker\_0: Yeah. So your, for your preventative visits, it doesn't really give you like a list. Um, if you go to... Give me one second. If you go... I don't know if you're looking at the PDF, but on the PDF if you go-

Speaker speaker\_1: I got a book.

Speaker speaker\_0: ... to page... If you go to page number 10, it tells you stay healthy and if you tell our rep, uh, blood pressure, coron- coronary artery cholesterol, cancer, depression, diabetes. It gives you like examples of some of the services that are covered because it doesn't cover all preventative services. It'll cover... Like for example, it will... It won't cover all STD screenings. It'll cover some. It won't cover all cancer screenings. It'll cover some.



Speaker speaker\_1: Oh, okay.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: I mean it gave you a list but it didn't... It say like blood pressure, aortic aneurysm, um, cholesterol... Uh, HIV, syphilis, things of that nature. It don't say like the STDs though, like, uh... I, the reason I ask is because I get all that done when I go to the doctor.

Speaker speaker\_0: Yeah, if you go where it says woman, it says hyperlipidemias, HIV, uh, chlamydia, syphilis. Those are STDs.

Speaker speaker\_1: Yeah, yeah. It didn't say it for the men though, so I didn't... I didn't know if it mattered. It didn't say it for the men.

Speaker speaker\_0: Okay. Um. It's on the-

Speaker speaker\_1: They got a separate, uh...

Speaker speaker\_0: It's in the-

Speaker speaker\_1: I got, I got a book.

Speaker speaker\_0: I don't know if you're... if you have a different one, but for men this is blood pressure, cholesterol, cancer, depression, hypertension, syphilis, HIV, lung cancer, unhealthy alcohol use, obesity.

Speaker speaker\_1: Yeah. That's what-

Speaker speaker\_0: So if it's not on there, I can't really tell you if it's covered or not. Due to the fact we're just the healthcare administrators-

Speaker speaker\_1: Oh.

Speaker speaker\_0: ... who could answer that question. If you want to know if a specific screening is covered, it would be the carrier, who would be 90 Degrees and I can always provide that phone number to you as well.

Speaker speaker\_1: Yes, you can. You can.

Speaker speaker\_0: Okay. So let me know when you're ready.

Speaker speaker\_1: Uh, give me one second, let me find it. Yeah. For the blood pressure is one of the main ones that's on here, but I would try-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... to get a full physical.

Speaker speaker\_0: Gotcha. Yeah, so that is something that, um, you would have to ask the carrier just to be on the safe side and that you're sure that it's covered or not, since we just get... We're limited to the information that we get. I can't really tell you the service is going to be covered or not if I'm not sure. Um, so you would have to ask the carrier, but when it comes to your preventative, you would go through the carrier of 90 Degrees and when it comes to

your actual doctor visits, hospital visits, your hospital indemnity side, it would be APL, which I can provide that number as well just in case you have questions about a particular service being covered or not.

Speaker speaker\_1: And you said when I'm doing screenings, I go up to 90 Degrees and you said APL-

Speaker speaker\_0: Correct.

Speaker speaker\_1: ... is for what?

Speaker speaker\_0: For your actual doctor visits, the sig, urgent care, emergency room, surgeries. So for your preventative, it's 90 Degrees, the carrier, and for your hospital indemnity is APL, which is American Public Life.

Speaker speaker\_1: Okay. You said American Public Life?

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Okay. Do you have the 90 Degree number?

Speaker speaker\_0: Yeah. That's gonna be 800-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... 833-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... 4296, option number 1. That's for your preventative, which would be considered a physical, some STD screenings, cancer screenings, questions like that. That's who you ask, and for your actual, like, doctor visits, um, it would be American Public Life, which I have their number and that one's 800-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... 256-86-06.

Speaker speaker\_1: 86-06?

Speaker speaker\_0: Correct.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And then did you still want me to go ahead and do the enrollment or did you want me to wait?

Speaker speaker\_1: No, go ahead and do the enrollment.

Speaker speaker\_0: Okay. And then just in case you do wanna change anything or add anything, just keep in mind you have 30 days from the day that you receive your first check to do so, or within company open enrollment, which is held in the month of October, okay?

Speaker speaker\_1: Okay.

Speaker speaker\_0: All right. So now you really just have to play the waiting game, and to answer those questions that you did have about that particular service, you would have to contact those carriers, okay?

Speaker speaker\_1: Okay. So I'm already, uh, enrolled and everything, I just have to wait?

Speaker speaker\_0: Correct. Correct. Mm-hmm.

Speaker speaker\_1: Okay. So just wait for them to pay out the first check?

Speaker speaker\_0: Correct. Mm-hmm.

Speaker speaker\_1: And you said as soon as they do that, that following Monday it'd be ready to go?

Speaker speaker\_0: Correct. Yes, sir.

Speaker speaker\_1: One, uh, what, what's... I know you got limited information.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Say y'all needed, uh, to go to the doctor beforehand-

Speaker speaker\_0: You wouldn't be covered.

Speaker speaker\_1: ... would that... Okay.

Speaker speaker\_0: Um, you would have to already have active coverage. Any visit that you have before you actually become active, it won't be covered 'cause you would have to be... already, like, active... have received the active coverage and stuff.

Speaker speaker\_1: Okay. I appreciate you.

Speaker speaker\_0: Mm-hmm. Yes, sir. And then just keep in mind that it does require you as well to stay within the network. Okay?

Speaker speaker\_1: Okay.

Speaker speaker\_0: Whenever you receive your card, you're going to get, um, the information of who to contact to find preferred providers that take that plan.

Speaker speaker\_1: Oh, is it... You said that I have the inf- Will I have the information on the card?

Speaker speaker\_0: Correct. Mm-hmm. The, um, pharmacy information-

Speaker speaker\_1: This is who I need to call?

Speaker speaker\_0: ... as well as the... Yes, sir. As where to find the provider list, who to call. Mm-hmm.

Speaker speaker\_1: Okay. You don't have that list yet? This is what the

Speaker speaker\_0: No. I don't have access to that list.

Speaker speaker\_1: Okay.

Speaker speaker\_0: But I do have the phone number-

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: ... of, um... And I have the website just in case you're curious if your doctor is within the network or not. I can give you that information also.

Speaker speaker\_1: Okay. I appreciate that.

Speaker speaker\_0: Um, and then just let me know when you're ready.

Speaker speaker\_1: I'm ready.

Speaker speaker\_0: So, the website is going to be C as in Charlie, L as in laugh, A as in apple, R as in Romeo, I as in ice cream, T as in Tom, E as in earth, V as in victor.com. So that's C-L-A-R-I-T-E-B.com . And then the phone number, if you'd rather call them, it's going to be 800-

Speaker speaker\_1: Oh, do y'all take these?

Speaker speaker\_0: ... 457-1403. So, 800-457-1403. And then that's to find the provider list or the list of providers.

Speaker speaker\_1: Okay. Yes, ma'am. I appreciate your help. What's your name?

Speaker speaker\_0: My name is Stephanie.

Speaker speaker\_1: Thank you. Thank you, Miss Stephanie.

Speaker speaker\_0: All right. And then just keep in mind if you do want to cancel, um, or add dependents, you have to do it within the first 30 days or within the company open enrollment. Okay? Due to that IRS regulation.

Speaker speaker\_1: Yeah, in October?

Speaker speaker\_0: Correct. Mm-hmm.

Speaker speaker\_1: And you said that-

Speaker speaker\_0: And then they-

Speaker speaker\_1: And you said this is because... Go ahead.

Speaker speaker\_0: Uh-huh. And I was going to tell you, it does have to be in the dates of the company open enrollment. Um, I don't have that yet, but I'm pretty sure your company lets you know when they're within company open enrollment, just in case you guys want to cancel or, um, add dependents.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Or you can also call around that month to see if we have the updated dates. But since it's, uh, like, far out, we don't have that information yet. But it's definitely held

in October.

Speaker speaker\_1: Okay. And you said this is the IRS laws or whatever?

Speaker speaker\_0: Yeah. That's why you would have to, um, call before your deadline to either cancel or add a dependent.

Speaker speaker\_1: Okay. I got you. I appreciate you.

Speaker speaker\_0: All right. Did you have any other questions?

Speaker speaker\_1: No. You said, uh... So since we're done here, what? You just send the information over from my job that I enroll today or?

Speaker speaker\_0: Uh, no. I'm pretty sure they get notified. I'm not sure how that works.

Speaker speaker\_1: Okay.

Speaker speaker\_0: But I know once we do the enrollment, uh, typically one or two weeks they start making the deduction, the first deduction. Um, but like I said, since we don't have access to their payrolls, I'm not sure how fast. If it's gonna be one or two weeks. But they definitely get notified. Um, and then-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... I don't know if you would want a enrollment confirmation.

Speaker speaker\_1: Uh, if you can email it.

Speaker speaker\_0: Okay. Yep. Is it going to spencerhudson34@icloud.com?

Speaker speaker\_1: Yeah. Do I get... Should I give that to them, or could I... I thought you were saying something. You said if I was trying to reach something.

Speaker speaker\_0: Um, I don't think it's necessary, but it's your choice really. I'm not sure really what they would do-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... with that, rather than just knowing. But either way, they get notified because they're, they're going to have-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... to do the deduction. Mm-hmm. And we just receive it. And then those weekly deductions, every time they do a deduction for that following week, that's when you have active coverage.

Speaker speaker\_1: Okay. And you said send the confirmation number in case I do, do what? I couldn't hear that.

Speaker speaker\_0: Um, I was at... telling you that if you wanted, we could send you a enrollment confirmation. Um, but it's totally-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... your choice. It's not something that you need, but I don't know, if you want that, we can send it.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And that should take like 24 hours for you to receive it. Probably less, but the latest 24 hours. And then is that a good email-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... to send your enrollment confirmation to?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Okay. All right. I'll be submitting that.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Did you have any other questions?

Speaker speaker\_1: Uh, no, ma'am. I was gonna ask you because I had, uh, somebody had mentioned something about doing what you're doing. Do y'all get paid off the minute... I know that's probably a rude question. Do y'all get paid off commission to make the sale or?

Speaker speaker\_0: No . We don't.

Speaker speaker\_1: Y'all don't? Oh, okay.

Speaker speaker\_0: No, sir.

Speaker speaker\_1: Okay. Okay. All right.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: All right. I appreciate it.

Speaker speaker\_0: You're welcome. Have a nice day. And then you should be receiving that email shortly.

Speaker speaker\_1: Yes, ma'am. Thank you.

Speaker speaker\_0: You're welcome.