

Transcript: Francesca

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Car. My name is Francesca. How can I assist you today? Yeah. Hi. My name is Jason Fronczak. Uh, I'm an em- uh, employee of ATC Healthcare and I know there's some open enrollment going on and I was hoping to speak with an individual to kinda get me some more information. Okay. What are the last four of your Social? Six, five, one, four. And what was the staffing company you say you're with? I'm sorry. ATC Healthcare. And your last name? Fronczak. F-R-O-N-T-C-Z-A-K. And to make sure I am in the right account, can you please verify your mailing address and date of birth? Yeah. 1640 Colorado, Marysville, Michigan, 48040, 10/17/81. We have this for number to contact, 586-242-7180. Yes. Okay. What information would you like? I mean, I really need a lot of information. So I need, I need somebody to go over all of the benefits that you offer. I need somebody to tell me what my copays will be, what types, different plans that you have. Uh, I feel like the internet's kinda confusing to me so, in order to make a, a wise decision here, I'd really like to kind of go over the benefits that you guys offer, the packages that you offer, what the differences are and things of that nature. I would like to begin by clarifying we don't offer any benefits, we only administer it. Your staffing company is the one that selects them to offer them to their employees. Currently, they are offering PPO limited plans. They have medical, virtual primary care, dental, short-term disability, term life, vision, critical illness, group accident, behavior health, which is virtual only, ID Expert for the identity theft protection and they also offer a free r- ex- membership for the medications. Out of those, which one were you in- interested in enrolling into? Uh, well, I was looking for my wife, my three daughters for healthcare. Okay. What type of healthcare going along the plans that I just mentioned? I mean, that's what I'm not exactly sure about. I mean, what, what... When you say, like, what type of plans and, and all of those things, I mean, I don't think I need life insurance. I don't need any of those. Uh, as far as, like, the, the, the PPOs is what you're saying? No, sir. I mean, for example, I have ... medical, dental, vision, short-term disability and such. So from those plans, I would like to know which one you were interested in enrolling so that I can go over those benefits with you. So I don't need the short-term life insurance. Um, I could probably... Uh, I'll see what is, is offered as far as the dental and the vision. Mm-hmm. Um, but I'm more, more ... Okay. They only offer one dental plan. For employee and family it will be \$14.49 per paycheck. They're gonna cover your preventative services at 100%, basic services, basic restorative services and radiographs at 80%. The annual maximum that we'll cover each person per year is \$500 in service. And as a family you'll have a deductible of \$150. Per, per person or just one deductible? It just shows that for a family, the deductible is \$150. Okay. And then that \$500, uh, um, limit per person per year? Yes, sir. Okay. And that's \$14 per person out of the check or it's only one \$14 charge per check? It will be the \$14.49 for all of you guys. Okay. So it

doesn't get charged per person, it gets charged per level. For example, employee by itself will be one level, employee and spouse will be another level and employee and children will be a different level as well as family. So they only charge you per the level you're selecting. So those \$14.49 will be covering the charge for yourself. Your spouse and the children to be covered in the policy. Excellent. And, and will the... Does it have a, a specific thing on, on teeth cleaning? Is there only like one cleaning per year or is that just mixed in with the \$500? So that would be a coverage-specific question. Due to the fact that we are an account administrator, we're limited to our information. I would not be able to answer how many cleaning it will cover per year. You'll have to speak with American Public Life, who's the carrier for that plan, to know that specific information. Okay. Okay. And then what about the vision? So for the vision there's also only one plan being offered. For family and employee it will be \$7.62 per paycheck. And this one works with copays. You have a \$10 copay for the eye exam, a \$25 copay for the lenses and frames, a \$0 copay for the contact lens fittings and the frame allowance yearly will be \$130. And that's per person? I believe so. Yes, sir. Okay. And then what about the healthcare? Okay. And then for the medical they offer a total of four plans. Um, so they do have them split into two type of categories. There is preventative as well as hospital indemnity. Preventative is basically those services that you get done to make sure that you're up to health. And then hospital indemnity is basically those services that you get when you are sick. Okay. For ... their hospital, I mean, their medical preventative plan..... is called Stay Healthy MUC Taylor Rx. For employee and family, this one will be \$22.25 per paycheck. What is going to be covering will be your screening for like your blood pressure, iron deficiency, the counseling for a healthy diet and avoiding the exposures from the sun, your preventative immunizations like tetanus, varicella, pertussis, your preventative generic prescriptions like Videns, Statens. It will also have a free Rx membership for the medications and it does require network. And then finally, among those preventative services, that annual physical that usually you get yourself as well as for the children with the school, that's also considered a preventative service that will be covered under that Stay Healthy MUC Taylor Rx. Okay. All right. And then the other two plans will be what they call hospital indemnity. Those are those hospital services like your doctor's visits, your emergency room, the urgent care and surgeries. The VIP+, which is the lowest tier of those plan, will be \$92.87 per paycheck for employee and family. The VIP Prime, which is the highest tier, will be \$131.61 per paycheck for employee and family. The difference between- Okay, so- ... two- So the... So, so really the highest one that you guys offer is \$131 per paycheck? From the two VIP plans, yes, sir. Oh, and then what's... You can just go to the higher one. What does the higher one consist of? So I still have one more plan to go over, but that higher plan is the same thing as the lowest tier of the Plus, it just has a higher dollar amount per paycheck. It will work with a prescription package on the PharmaVille prescription carrier, which will have the generic prescriptions at \$10, \$20 or \$30 depending on where it falls. That will be all you pay out of pocket. They'll provide you a discount on non-generics. It will also include a virtual urgent care package. For hospital admission, it will cover \$1,000 from the bill once a year. Hospital confinements, it will cover \$800 per day, 30 days a year from the bill. Intensive care unit, it will cover \$200 per day, 20 days a year. Rehabilitation benefits will be \$50 per day, 30 days a year. For the surgeries in a hospital, outpatient facility or a freestanding surgical center, it will be covered at \$2,000 once a year. Surgery in a physician's office, you're covered at \$1,000 once a year. Emergency room is \$150 twice a year. Urgent care facility as well, \$150 per day,

four days a year. Your physician's office is also covered at \$150 per day, four days a year. For the therapy facility for physical, speech or occupational, you're covered at 90 dol- I mean, 90 days per day, four days a year. Medical imaging tests is covered at \$400 once a year. Follow-up tests or advanced studies are covered at \$800 once a year. Outpatient drug prescription benefit is covered at \$20 per day, 15 days a year. The ambulance by ground will be covered at \$400 and by air \$800 once a year. For the preventative surgery in a hospital, outpatient facility or that freestanding surgical center, it will be covered at \$2,000 once a year. Preventative surgery in a physician's office will be covered at \$8,000 once a year. And it does come with a critical illness package inside of it, which will be covering yourself for \$5,000, your spouse for \$2,500 and the children's for \$1,250 each. So all of those dollar amounts that I just mentioned will be what the insurance covers, and you're responsible for the remaining of the bills. Okay. Is there, is there any mental health that's covered? That will be with the behavior health plan, which is two dollar- I mean, \$1.50 per paycheck for employee and family, and it is virtual only. So the mental health is covered, and the only thing that's offered is virtual only and it's \$1.50 a paycheck? Yes, sir. Okay. And then what does exactly that cover? That covers any mental health for me? So if I'm seeing a therapist or something down those lines, it's gonna be covered? You will have to speak with the carrier to get further clarification. I apologize. Okay. Who's the... Who's the carrier? The carrier for the virtual care... Yeah. Its benefits and ... is with a separate department within our company. Okay, so I have to call another part of your company to see how it's going to be covered? Yes, sir, 'cause from the provided information on the benefit guide of your staffing company, the only thing that it says in regards to the virtual therapy for behavior health is the following. It says, "Virtual counseling provided members with confidential, unlimited counseling and referral services." And it says that it will include, "24/7 or year around access to master level counseling, no co-pay or fees, sessions available via telephone or video, immediate crisis support, comprehensive risk assessment, supportive counseling and subsequent sessions, 100% follow-up with the original counselor, has custom referrals, if needed, to medical behavior health, health plans or community resources." And then it also says that winning use or common uses or issues that it will be cover for are substance abuse, relationship issues, depression, stress and anxiety, death of a loved one, parenting issues. At the end of that explanation, it only has the following two sentences stating that the-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. Adolescent counseling is also available. Adolescents and patients, age requires may vary by the state. Okay. So, so if I were to... Say I were to just pick this, this plan that you just spoke about, right? Now, who exactly is my insurer? Like, is it BlueCare Network? Is it HAP? Like, what is the name that, that, that is going to be as my insurance? Benefits in a Card. So, that's all that it's called, it's called BIC? Yes, sir. Okay. Okay, and then you said you had one more, uh, medical coverage? Yes, sir. The final plan that they offer for medical services has both type of services together, indemnity and preventative. So, with the difference to the other plan, this one also require network and it is the only medical plan they're currently offering that has copay for your visit. Primary care visits will be 10 per family annually with a \$10 copay for primary care. For the specialist, you also get 10 visits per family annually with a \$50 copay. And urgent care visits, same as previously, 10 per family annually with a \$60 copay. Apart on that, it also does come with a virtual package. It was gonna have the insurance for the preventative carrier for prescriptions, as

well as with Pharma Bill prescription. It is also gonna come with a group accident package additional to it. And it will be \$101.76 per paycheck per family. And it is called MEC Enhance. Okay. Now, is there... Is there deductibles that need to be met on these things first? No, sir. So, with these plans, they don't have any deductibles aside from the dental one 'cause they're PPO-limited plans. They're not the same as the major medical insurances. Um, like those plans that you would get with Blue Cross Blue Shield or Cigna Insurance, these are a little bit different. Right. So, they're really only... They're... What would be the big difference between this, like, your PPOs and then your, the big medical insurance ones? Like, what would be the difference? So, with the major medical insurances, you usually have a combination of deductibles, copays and percentages. Whereas with these plans, you have either a set dollar amount that's gonna be paid for services, a percentage or a copay. You usually don't have both of those type of things. Okay. So typically, um, normally, in a lot of these instances, I'm just, I just do the copays on these things, correct? For the vision, yes. For the vision, you would be doing a copay. Medical, depending on which plan you cho- choose. And then the dental one only works with percentages. Okay. Okay. So, I mean, it, it... I'm a little confused because the one that you went to in the middle with the medical is, was, what, I think you quoted, what, \$130-something a month? Yes, sir. \$131.61 per paycheck. Right. So, that one you say only covers the, uh, preventative? No, sir. Those are the ones that only cover the hospital indemnity, the hospital services. Okay. Okay. All right, so, uh, we have open enrollment until the 24th, correct? Yes, sir. That is correct. Okay. And then my last question is, is that, what if I were to, um... Like, say I were to pay out of my own pocket to, to, to pay for Blue Cross Blue Shield or something, or Cigna. Can I use this insurance also typically? Like, would it be beneficial for me if I were to still get this insurance, too, so it would pick up other things also? Or is it kind of one thing or the other? So, I wouldn't be able to advise you whether or not it will be beneficial. Um, however, I can answer the fact that if you're enrolling to these benefits with ATC, and you also get a separate policy and pay out of pocket with Blue Cross Blue Shield, this will not affect this policy. So, we're okay with you having us as secondary, or having another insurance, while at the same time that you have the benefits through your staffing company. You just want to make sure that your, the carrier's okay with you having insurance with your staffing company at the same time as having it with them. Okay. Sounds good. All right, well, thank you so much. You've been helpful. Of course. Did you want to process the enrollment, or will you be waiting before doing so? No, I'm gonna, I'm gonna go speak to my wife here and see what we want to do. Okay. Do you want me to send you a copy of their benefit guide? That way, you and your spouse can look it over and discuss it? That would be wonderful. Do you have my email address on there? Yes, sir. I have it down as your first initial, letter T- as in Thomas, your last name@gmail.com. Yep, if you can send me all the information you can on all those plans, that would be great. All right, I'll go ahead and send it on the benefit guide. If you have any issues reading it while you're with your spouse, you guys are more than welcome to give us a call back, and we'll be happy to assist you. Um, the only thing I- Thank you. Of course. Um, the only thing I do have to mention is when you get into the benefit guide, it's going to have a total of those four different amounts. You just want to follow along where it says family 'cause that will be the one that applies to yourself, your spouse, and the children all together in that policy. Okay. Sounds good. All right. So, you are all set. I hope you have a wonderful rest of your day, and thank you for giving us a call today. Thank you so much. You, too. Bye-bye. Bye-bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling Benefits in a Car. My name is Francesca. How can I assist you today?

Speaker speaker_2: Yeah. Hi. My name is Jason Fronczak. Uh, I'm an em- uh, employee of ATC Healthcare and I know there's some open enrollment going on and I was hoping to speak with an individual to kinda get me some more information.

Speaker speaker_1: Okay. What are the last four of your Social?

Speaker speaker_2: Six, five, one, four.

Speaker speaker_1: And what was the staffing company you say you're with? I'm sorry.

Speaker speaker_2: ATC Healthcare.

Speaker speaker_1: And your last name?

Speaker speaker_2: Fronczak. F-R-O-N-T-C-Z-A-K.

Speaker speaker_1: And to make sure I am in the right account, can you please verify your mailing address and date of birth?

Speaker speaker_2: Yeah. 1640 Colorado, Marysville, Michigan, 48040, 10/17/81.

Speaker speaker_1: We have this for number to contact, 586-242-7180.

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. What information would you like?

Speaker speaker_2: I mean, I really need a lot of information. So I need, I need somebody to go over all of the benefits that you offer. I need somebody to tell me what my copays will be, what types, different plans that you have. Uh, I feel like the internet's kinda confusing to me so, in order to make a, a wise decision here, I'd really like to kind of go over the benefits that you guys offer, the packages that you offer, what the differences are and things of that nature.

Speaker speaker_1: I would like to begin by clarifying we don't offer any benefits, we only administer it. Your staffing company is the one that selects them to offer them to their employees. Currently, they are offering PPO limited plans. They have medical, virtual primary care, dental, short-term disability, term life, vision, critical illness, group accident, behavior health, which is virtual only, ID Expert for the identity theft protection and they also offer a free r- ex- membership for the medications. Out of those, which one were you in- interested in enrolling into?

Speaker speaker_2: Uh, well, I was looking for my wife, my three daughters for healthcare.

Speaker speaker_1: Okay. What type of healthcare going along the plans that I just mentioned?

Speaker speaker_2: I mean, that's what I'm not exactly sure about. I mean, what, what... When you say, like, what type of plans and, and all of those things, I mean, I don't think I need life insurance. I don't need any of those. Uh, as far as, like, the, the, the PPOs is what you're saying?

Speaker speaker_1: No, sir. I mean, for example, I have ... medical, dental, vision, short-term disability and such. So from those plans, I would like to know which one you were interested in enrolling so that I can go over those benefits with you.

Speaker speaker_2: So I don't need the short-term life insurance. Um, I could probably... Uh, I'll see what is, is offered as far as the dental and the vision.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Um, but I'm more, more ...

Speaker speaker_1: Okay. They only offer one dental plan. For employee and family it will be \$14.49 per paycheck. They're gonna cover your preventative services at 100%, basic services, basic restorative services and radiographs at 80%. The annual maximum that we'll cover each person per year is \$500 in service. And as a family you'll have a deductible of \$150.

Speaker speaker_2: Per, per person or just one deductible?

Speaker speaker_1: It just shows that for a family, the deductible is \$150.

Speaker speaker_2: Okay. And then that \$500, uh, um, limit per person per year?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Okay. And that's \$14 per person out of the check or it's only one \$14 charge per check?

Speaker speaker_1: It will be the \$14.49 for all of you guys.

Speaker speaker_2: Okay.

Speaker speaker_1: So it doesn't get charged per person, it gets charged per level. For example, employee by itself will be one level, employee and spouse will be another level and employee and children will be a different level as well as family. So they only charge you per the level you're selecting. So those \$14.49 will be covering the charge for yourself. Your spouse and the children to be covered in the policy.

Speaker speaker_2: Excellent. And, and will the... Does it have a, a specific thing on, on teeth cleaning? Is there only like one cleaning per year or is that just mixed in with the \$500?

Speaker speaker_1: So that would be a coverage-specific question. Due to the fact that we are an account administrator, we're limited to our information. I would not be able to answer how many cleaning it will cover per year. You'll have to speak with American Public Life, who's

the carrier for that plan, to know that specific information.

Speaker speaker_2: Okay. Okay. And then what about the vision?

Speaker speaker_1: So for the vision there's also only one plan being offered. For family and employee it will be \$7.62 per paycheck. And this one works with copays. You have a \$10 copay for the eye exam, a \$25 copay for the lenses and frames, a \$0 copay for the contact lens fittings and the frame allowance yearly will be \$130.

Speaker speaker_2: And that's per person?

Speaker speaker_1: I believe so. Yes, sir.

Speaker speaker_2: Okay. And then what about the healthcare?

Speaker speaker_1: Okay. And then for the medical they offer a total of four plans. Um, so they do have them split into two type of categories. There is preventative as well as hospital indemnity. Preventative is basically those services that you get done to make sure that you're up to health. And then hospital indemnity is basically those services that you get when you are sick.

Speaker speaker_2: Okay.

Speaker speaker_1: For ... their hospital, I mean, their medical preventative plan..... is called Stay Healthy MUC Taylor Rx. For employee and family, this one will be \$22.25 per paycheck. What is going to be covering will be your screening for like your blood pressure, iron deficiency, the counseling for a healthy diet and avoiding the exposures from the sun, your preventative immunizations like tetanus, varicella, pertussis, your preventative generic prescriptions like Videns, Statens. It will also have a free Rx membership for the medications and it does require network. And then finally, among those preventative services, that annual physical that usually you get yourself as well as for the children with the school, that's also considered a preventative service that will be covered under that Stay Healthy MUC Taylor Rx.

Speaker speaker_2: Okay.

Speaker speaker_1: All right. And then the other two plans will be what they call hospital indemnity. Those are those hospital services like your doctor's visits, your emergency room, the urgent care and surgeries. The VIP+, which is the lowest tier of those plan, will be \$92.87 per paycheck for employee and family. The VIP Prime, which is the highest tier, will be \$131.61 per paycheck for employee and family. The difference between-

Speaker speaker_2: Okay, so-

Speaker speaker_1: ... two-

Speaker speaker_2: So the... So, so really the highest one that you guys offer is \$131 per paycheck?

Speaker speaker_1: From the two VIP plans, yes, sir.

Speaker speaker_2: Oh, and then what's... You can just go to the higher one. What does the higher one consist of?

Speaker speaker_1: So I still have one more plan to go over, but that higher plan is the same thing as the lowest tier of the Plus, it just has a higher dollar amount per paycheck. It will work with a prescription package on the PharmaVille prescription carrier, which will have the generic prescriptions at \$10, \$20 or \$30 depending on where it falls. That will be all you pay out of pocket. They'll provide you a discount on non-generics. It will also include a virtual urgent care package. For hospital admission, it will cover \$1,000 from the bill once a year. Hospital confinements, it will cover \$800 per day, 30 days a year from the bill. Intensive care unit, it will cover \$200 per day, 20 days a year. Rehabilitation benefits will be \$50 per day, 30 days a year. For the surgeries in a hospital, outpatient facility or a freestanding surgical center, it will be covered at \$2,000 once a year. Surgery in a physician's office, you're covered at \$1,000 once a year. Emergency room is \$150 twice a year. Urgent care facility as well, \$150 per day, four days a year. Your physician's office is also covered at \$150 per day, four days a year. For the therapy facility for physical, speech or occupational, you're covered at 90 dol- I mean, 90 days per day, four days a year. Medical imaging tests is covered at \$400 once a year. Follow-up tests or advanced studies are covered at \$800 once a year. Outpatient drug prescription benefit is covered at \$20 per day, 15 days a year. The ambulance by ground will be covered at \$400 and by air \$800 once a year. For the preventative surgery in a hospital, outpatient facility or that freestanding surgical center, it will be covered at \$2,000 once a year. Preventative surgery in a physician's office will be covered at \$8,000 once a year. And it does come with a critical illness package inside of it, which will be covering yourself for \$5,000, your spouse for \$2,500 and the children's for \$1,250 each. So all of those dollar amounts that I just mentioned will be what the insurance covers, and you're responsible for the remaining of the bills.

Speaker speaker_2: Okay. Is there, is there any mental health that's covered?

Speaker speaker_1: That will be with the behavior health plan, which is two dollar- I mean, \$1.50 per paycheck for employee and family, and it is virtual only.

Speaker speaker_2: So the mental health is covered, and the only thing that's offered is virtual only and it's \$1.50 a paycheck?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Okay. And then what does exactly that cover? That covers any mental health for me? So if I'm seeing a therapist or something down those lines, it's gonna be covered?

Speaker speaker_1: You will have to speak with the carrier to get further clarification. I apologize.

Speaker speaker_2: Okay. Who's the... Who's the carrier?

Speaker speaker_1: The carrier for the virtual care...

Speaker speaker_2: Yeah.

Speaker speaker_1: Its benefits and

Speaker speaker_3: ... is with a separate department within our company.

Speaker speaker_2: Okay, so I have to call another part of your company to see how it's going to be covered?

Speaker speaker_1: Yes, sir, 'cause from the provided information on the benefit guide of your staffing company, the only thing that it says in regards to the virtual therapy for behavior health is the following. It says, "Virtual counseling provided members with confidential, unlimited counseling and referral services." And it says that it will include, "24/7 or year around access to master level counseling, no co-pay or fees, sessions available via telephone or video, immediate crisis support, comprehensive risk assessment, supportive counseling and subsequent sessions, 100% follow-up with the original counselor, has custom referrals, if needed, to medical behavior health, health plans or community resources." And then it also says that winning use or common uses or issues that it will be cover for are substance abuse, relationship issues, depression, stress and anxiety, death of a loved one, parenting issues. At the end of that explanation, it only has the following two sentences stating that the-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. Adolescent counseling is also available. Adolescents and patients, age requires may vary by the state.

Speaker speaker_2: Okay. So, so if I were to... Say I were to just pick this, this plan that you just spoke about, right? Now, who exactly is my insurer? Like, is it BlueCare Network? Is it HAP? Like, what is the name that, that, that is going to be as my insurance?

Speaker speaker_1: Benefits in a Card.

Speaker speaker_2: So, that's all that it's called, it's called BIC?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Okay. Okay, and then you said you had one more, uh, medical coverage?

Speaker speaker_1: Yes, sir. The final plan that they offer for medical services has both type of services together, indemnity and preventative. So, with the difference to the other plan, this one also require network and it is the only medical plan they're currently offering that has copay for your visit. Primary care visits will be 10 per family annually with a \$10 copay for primary care. For the specialist, you also get 10 visits per family annually with a \$50 copay. And urgent care visits, same as previously, 10 per family annually with a \$60 copay. Apart on that, it also does come with a virtual package. It was gonna have the insurance for the preventative carrier for prescriptions, as well as with Pharma Bill prescription. It is also gonna come with a group accident package additional to it. And it will be \$101.76 per paycheck per family. And it is called MEC Enhance.

Speaker speaker_2: Okay. Now, is there... Is there deductibles that need to be met on these things first?

Speaker speaker_1: No, sir. So, with these plans, they don't have any deductibles aside from the dental one 'cause they're PPO-limited plans. They're not the same as the major medical insurances. Um, like those plans that you would get with Blue Cross Blue Shield or Cigna Insurance, these are a little bit different.

Speaker speaker_2: Right. So, they're really only... They're... What would be the big difference between this, like, your PPOs and then your, the big medical insurance ones? Like, what would be the difference?

Speaker speaker_1: So, with the major medical insurances, you usually have a combination of deductibles, copays and percentages. Whereas with these plans, you have either a set dollar amount that's gonna be paid for services, a percentage or a copay. You usually don't have both of those type of things.

Speaker speaker_2: Okay. So typically, um, normally, in a lot of these instances, I'm just, I just do the copays on these things, correct?

Speaker speaker_1: For the vision, yes. For the vision, you would be doing a copay. Medical, depending on which plan you cho- choose. And then the dental one only works with percentages.

Speaker speaker_2: Okay. Okay. So, I mean, it, it... I'm a little confused because the one that you went to in the middle with the medical is, was, what, I think you quoted, what, \$130-something a month?

Speaker speaker_1: Yes, sir. \$131.61 per paycheck.

Speaker speaker_2: Right. So, that one you say only covers the, uh, preventative?

Speaker speaker_1: No, sir. Those are the ones that only cover the hospital indemnity, the hospital services.

Speaker speaker_2: Okay. Okay. All right, so, uh, we have open enrollment until the 24th, correct?

Speaker speaker_1: Yes, sir. That is correct.

Speaker speaker_2: Okay. And then my last question is, is that, what if I were to, um... Like, say I were to pay out of my own pocket to, to, to pay for Blue Cross Blue Shield or something, or Cigna. Can I use this insurance also typically? Like, would it be beneficial for me if I were to still get this insurance, too, so it would pick up other things also? Or is it kind of one thing or the other?

Speaker speaker_1: So, I wouldn't be able to advise you whether or not it will be beneficial. Um, however, I can answer the fact that if you're enrolling to these benefits with ATC, and you also get a separate policy and pay out of pocket with Blue Cross Blue Shield, this will not affect this policy. So, we're okay with you having us as secondary, or having another insurance, while at the same time that you have the benefits through your staffing company. You just want to make sure that your, the carrier's okay with you having insurance with your staffing company at the same time as having it with them.

Speaker speaker_2: Okay. Sounds good. All right, well, thank you so much. You've been helpful.

Speaker speaker_1: Of course. Did you want to process the enrollment, or will you be waiting before doing so?

Speaker speaker_2: No, I'm gonna, I'm gonna go speak to my wife here and see what we want to do.

Speaker speaker_1: Okay. Do you want me to send you a copy of their benefit guide? That way, you and your spouse can look it over and discuss it?

Speaker speaker_2: That would be wonderful. Do you have my email address on there?

Speaker speaker_1: Yes, sir. I have it down as your first initial, letter T- as in Thomas, your last name@gmail.com.

Speaker speaker_2: Yep, if you can send me all the information you can on all those plans, that would be great.

Speaker speaker_1: All right, I'll go ahead and send it on the benefit guide. If you have any issues reading it while you're with your spouse, you guys are more than welcome to give us a call back, and we'll be happy to assist you. Um, the only thing I-

Speaker speaker_2: Thank you.

Speaker speaker_1: Of course. Um, the only thing I do have to mention is when you get into the benefit guide, it's going to have a total of those four different amounts. You just want to follow along where it says family 'cause that will be the one that applies to yourself, your spouse, and the children all together in that policy.

Speaker speaker_2: Okay. Sounds good.

Speaker speaker_1: All right. So, you are all set. I hope you have a wonderful rest of your day, and thank you for giving us a call today.

Speaker speaker_2: Thank you so much. You, too. Bye-bye.

Speaker speaker_1: Bye-bye.