

Transcript: Francesca

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Full Transcript

Thank you for calling Benefits 10-0 Card. My name is Francesca. How can I assist you today? Hello. Um, I'm supposed to be starting my new job today and they told me I'm supposed to call this number to sign up for my benefits. What staffing company do you work with? Um, it'll be ADM or... Oh, it's a temp agency, I believe. Workforce center? I'm sorry? Um, it's for a workforce center. I'm trying to think of the name of it. Okay. So we do work with multiple different staffing companies. I do need that name to be able to locate your account. Oh, yeah. That's why I'm looking up the... figure out the... Um, it's DTC Jobs, I believe. Yeah, DTC is what, the guy... What are the last four of your Social and the last name? 7446 and then Day, D-A-Y. To verify I'm in the right account, could you verify your mailing address and date of birth, please? 331 Beadle Street, Walnut Grove, 56180, and then 6/13/97. I have Beth's contact, same as the one you're calling at 507-626-5766. Um, 5769. 5769, yes. Yep. And then the last thing is, which I think I have to fix it, your email, we have it down as your first name, middle initial W, your last name, date, @gmail.com. I believe I'm missing an L for Gmail. Is this correct? Correct. Okay. And do you know specifically which plans it is that you're looking to enroll into currently? Um, well, the one... When I was going to my interview, he didn't really give me any, uh, uh... Details? ... any examples of what the... Yeah, details of the plans. He just kind of said that they're... some of them were very minimum and- Mm-hmm. ... of course they go up, the price. So I didn't know the deductibles or anything of any of the plans or if there's copay or s- you know, I don't... I just don't know any of the details. Okay. Okay. So they are a few fee or limited plans as he suggested. Now, as far as the pricing's going to go, that will depend on how many plans you select as well as if you are thinking of putting a dependent into your policy. Okay. And the list of the specific plans that they're currently offering employees is medical plans, FreeRx, which is a membership for your prescriptions, dental, short-term disability, which is only available for employee only, term life, which is their life insurance, vision, critical illness, group accident, behavior health, which is virtual therapy only, and ID Expert, which is an identity theft protection. All righty. And do you know what the... So for... I probably would just wanna do, like, health insurance and maybe dental. And do you know- Okay. So if I do a dental, do I have to wait a year for that to work or...? I know, so for the activations, once we submit the enrollment, it roughly takes one to two weeks for your staffing company to start those deductions 'cause they're the only ones that have access to your paycheck. I do have to say, there's a couple of factors that could hinder that timeline and make it take a little bit longer than those one to two weeks. But on average- Mm-hmm. ... it is that one to two weeks for when your benefits become active. Um, now, just in case you were asking in the sense of if there's anything that might be considered a preexisting issue and that you need to wait a whole year for it to be covered, that would unfortunately be something that only the carrier will be able to answer. All righty. All right. Um- Mm-hmm. And

so for... I was just gonna ask what the price of the, the health insurance was. Yes. That was actually what I was gonna go over. Um, you said you were only interested currently for medical and the dental plan, right? Yep. So there's only one dental plan being offered. Will this be for employee only with no dependents? It'll just be employee. Okay. So for employee only, you're looking at \$3.64 per paycheck. Okay. That will be covering your preventative services 100%, your basic services, basic restorative services, and your radiographs at 80%. The maximum services that it will cover you annually will be \$500 with a \$50 deductible. All right. Yeah. I'll, I'll do that. And then for medical, one, two, three, six... There's a total of seven plans. I'm gonna start with the one that's the most different. This is the only major medical insurance plan in general that DTC is currently offering their employees, as well as that it is the only plan that will have a monthly deduction rather than a per paycheck. All right. So this one is called MBP, Minimum Balance Plan. It will be a deduction of \$535 with 82 cents per month. It will work with in and out-of-network deductibles and copays, as well as percentages. The in-network deductible is 6,500 and your out-of-network will be \$10,000. Aside from that- All right. ... what... the remaining six.... will be one virtual plan, um, which will provide you a virtual primary care. With it you'll have urgent care 24/7 around the clock, primary care, care navigation and coordinations, as well as discounted labs, but it is virtual only. And this one will be \$9.99 per week, and it will also bring a FreeRx membership. Okay. Now aside from that, the only other plans they offer are five PPO limited plans, and they are divided into three categories. The first one will be preventative only. Preventative only are those services you get done to make sure you're up to health, your physical, um, your screenings for blood pressure or iron deficiency, counselings for a healthy diet, your preventative immunizations like tetanus or influenza, and your generic preventative prescriptions like statins or vitamins. The other type of service is what they call hospital indemnity, which is basically your hospital services, your doctor visits, emergency room, ER, urgent care, or surgeries. So there is only one preventative plan called Stay Healthy MEC TailorRx. This one is \$17.21 per paycheck. It does have a network requirement. Aside from that one, they have two hospital indemnity plans that do not cover anything preventative. There is a VIP Standard, which is \$19.55 per paycheck, and the VIP+, which is \$33.54 per paycheck, and both of those will also come with a primary as well as urgent care virtual package. And then the final two are gonna be both indemnity and preventative. There is the Stay Healthy MEC Enhanced Basic, which is \$31.11 per paycheck, and the Stay Healthy MEC Enhanced, which is \$44.99 per paycheck. All MEC plans have a network requirement and both VIP plans do not. All righty. And so the last one does not have a network requirement? Uh, no, the last one does 'cause it's one of the MEC plans. So the- So the 35.11, the 44.99, and the 17.21, those three have a network requirement. Now the 19.55 and the 33.54 do not. So for the 19.55 would I be able to go to my primary doctor, or would I have to, uh, get a different primary? So with the 19.55, as long as your primary doctor does work with the insurance, which for that specific plan will be American Public Life, you do not have to switch doctors. All righty. And do you know if, i- if, do you... Would I be able to ask you if, um, my current doctor actually carries that insurance or would I have to call them? You'll have to call them to make sure. Um, not only 'cause- All right. ... we're not the carrier, we only administer the benefits, but also because it's always better to make sure when there's no network requirement, to make sure with your doctor's office directly just due to the fact that sometimes if a carrier and a provider's office do keep in contact as far as, "Yes, we're accepting your insurances here," "No, next year we're not ac-

accepting it," a lot of those things do not get communicated right away. So it's always best to check with the primary office directly rather than with your carrier. All righty. Um, so I'm thinking I'll probably... And the \$19 one, that's the second cheapest one essentially, right? Uh, as far as pricing goes that will be the third cheapest one just due to the fact that that primary virtual is \$9.99. So that will be the first cheapest, then the MEC Stay Healthy, and then that 19.55 as far as pricing go. But keep in mind all of those coverages are in fact different. All right. Um, and so i- is there any co-pays or anything like that on the 19 or is it a \$6,000 deductible and then I'll get help? So with that one, which is a VIP Standard, they cover a set dollar amount for services. The only thing that will essentially have something similar to a co-pay will be the prescriptions with that plan. They're under the Carrier Pharmavel prescriptions and their system works off \$10, \$20, or \$30 tier for generic prescriptions. Depending on which one of those your prescriptions fall, that will be what you pay out of pocket, and then a discount rate on the generics. As far as the hospital services go, um, what I mean by there being a set dollar amount, for example, for the emergency room it will cover you \$50 out of the bill per day twice a year. That means that if you were to go to the emergency room just for example purposes and your bill comes out to be \$150, the insurance is gonna cover those \$50 and you're responsible for the remaining of that bill. Okay. And is there anything about, like, normal physician, um, or office for my primary? Yes, sir. So with that specific plan the physician's office will be covered at \$50 out of the bill four times a year. All righty. All righty. And, and I, I guess for that virtual one does that cover... So let's say the virtual primary says I need to go get labs done, does that cover any of the lab work or... It will provide a discount on lab work that needs to be done-All right. It says here that when you're using the services for the lab, with the program it will provide you a discount cash price or via their insurance and remote home or work blow dry is available for an additional fee. It does show here that you can coordinate through the care coordinators with our Department of Benefits in our car, and that you're able to schedule your lab work on a nationwide partner labs with Labcores or Quest Diagnostics for the discounted labs. And then once your physician submits the request, shows that the navigation team will be connecting you with the coordinator to the appointment so that you can also get that location as well as a payment prior to your lab visit. All righty. Yeah, um, I'll probably just go with the \$19 one then. All right. Was there any other plan aside from the dental and that medical plan you wanted to be enrolled into, or just those two for now? Um, was there... All right. I guess I'm . Mo- and correct me if I'm wrong, but most of these health insurances are only meant to be temporary, so when I get hired onto, let's say, ADM full-time, I would be switching benefits? That is correct, yes. Because once you stop receiving a paycheck issued by your staffing company, after four consecutive weeks of there not being a paycheck to make that deduction for, the cop- the policy cancels itself out. All right. So as soon as you're no longer receiving a paycheck by your staffing company, you won't be able to keep the benefits. All righty. So yeah, I don't think I'll do any of the life insurances or anything like that. All right. Did you submit it for that dental and that medical? Um, yes, and did you say there was a vision one? Yes, sir. They also offer a vision plan. Would you like me to go over the coverage for that plan? Uh, yes, please. So the vision plan will cost \$2.15 per paycheck for employee only. It's going to cover your eye exam at a \$10 copay, your lenses and your frames at a \$25 copay, the contact lens fittings at a \$0 copay, and the frame allowance will be \$130 per year. All righty. Um, yeah, I'll probably, I'll do that for now as well. All right. Anything else you would like

me to add to the policy? Um, I'm trying to think. I don't think so. Um, y- and I don't want to sign up for supplemental insurance because that'd just get canceled right away. Or do you guys even offer, like, Aflac type of situation? Um, so the only thing that is left that you currently haven't enrolled into is short-term disability, their life insurance plan, critical illness group accident, that behavior health which is virtual therapy, and then identity theft protection. We actually don't select what plans you guys get to be eligible for or that your staffing company offers. Your staffing company itself is the one that selects them, um, but those are the ones left that they're offering that you're currently not enrolled into or that we haven't selected to be enrolled into. And what's the critical health? That, uh... That would be for those critical illnesses that usually some insurances do not cover them because they consider them natural causes, like heart attack or cancer or marge- major organ failure. All righty. Um, and how much is that? So that would be... Where is... So that's going to be five dol- I mean, \$2.51, but that is also already included in the medical plan we selected. Oh. That BSE standard does come with a critical illness package on it. All right, perfect then. Then I'll be golden. Well, so yeah, with that, I, I think that should be good with what I have selected then. I just want to make sure that Lord, or hopes I don't die. If I have a heart attack, I don't want to be left alone. I understand. So you're looking at a weekly total of \$25.34 per paycheck. Okay. Do you authorize your staffing company to make those deductions for you? Yes. All right. So once you do start working with them, about one to two weeks for them to start making your deductions. And when you see that very first deduction following Monday, it will be when the coverage becomes effective and that same week of activation, Friday, your carriers will be sending out the benefit cards. Um, I do have to say for the medical plan, for some reason, that carrier, which will be the same one for your dental, American Public Life, they only do the medical cards digital, so it's going to be sent to your email. If you do want a hard copy, give us a call back so we can submit a mail request. All righty. That, that should be fine. Um... The only another- What did you say the name of the insurance company was? American what? American Public Life. America Public Wise? Mm-hmm. American Public Life. All right. Perfect. All right. And then the last thing is you currently don't have a deadline for when you can enroll into coverage. Once you do start working and receive your first paycheck, it will be 30 days from that first paycheck that you'll have to enroll into coverage or to make any coverage changes in your case. Oh. All right, yeah, because... So I'm technically, today will be the first day I'm working, so that's where I was... He told me to call today to set it up, so. Uh-huh. All right, so you are all set on this side. Any changes or any questions you have in regards to insurance, it will be our phone number. Um, now anything related to your pay or the job itself, you're going to be speaking with DPC directly, okay? That sounds good to me. All right. Well, I do hope you have a wonderful rest of your day and thank you for giving us a call today. Thank you. You too. Thank you. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits 10-0 Card. My name is Francesca. How can I assist you today?

Speaker speaker_1: Hello. Um, I'm supposed to be starting my new job today and they told me I'm supposed to call this number to sign up for my benefits.

Speaker speaker_0: What staffing company do you work with?

Speaker speaker_1: Um, it'll be ADM or... Oh, it's a temp agency, I believe. Workforce center?

Speaker speaker_0: I'm sorry?

Speaker speaker_1: Um, it's for a workforce center. I'm trying to think of the name of it.

Speaker speaker_0: Okay. So we do work with multiple different staffing companies. I do need that name to be able to locate your account.

Speaker speaker_1: Oh, yeah. That's why I'm looking up the... figure out the... Um, it's DTC Jobs, I believe. Yeah, DTC is what, the guy...

Speaker speaker_0: What are the last four of your Social and the last name?

Speaker speaker_1: 7446 and then Day, D-A-Y.

Speaker speaker_0: To verify I'm in the right account, could you verify your mailing address and date of birth, please?

Speaker speaker_1: 331 Beadle Street, Walnut Grove, 56180, and then 6/13/97.

Speaker speaker_0: I have Beth's contact, same as the one you're calling at 507-626-5766.

Speaker speaker_1: Um, 5769.

Speaker speaker_0: 5769, yes.

Speaker speaker_1: Yep.

Speaker speaker_0: And then the last thing is, which I think I have to fix it, your email, we have it down as your first name, middle initial W, your last name, date, @gmail.com. I believe I'm missing an L for Gmail. Is this correct?

Speaker speaker_1: Correct.

Speaker speaker_0: Okay. And do you know specifically which plans it is that you're looking to enroll into currently?

Speaker speaker_1: Um, well, the one... When I was going to my interview, he didn't really give me any, uh, uh...

Speaker speaker_0: Details?

Speaker speaker_1: ... any examples of what the... Yeah, details of the plans. He just kind of said that they're... some of them were very minimum and-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... of course they go up, the price. So I didn't know the deductibles or anything of any of the plans or if there's copay or s- you know, I don't... I just don't know any of the details.

Speaker speaker_0: Okay. Okay. So they are a few fee or limited plans as he suggested. Now, as far as the pricing's going to go, that will depend on how many plans you select as well as if you are thinking of putting a dependent into your policy.

Speaker speaker_1: Okay.

Speaker speaker_0: And the list of the specific plans that they're currently offering employees is medical plans, FreeRx, which is a membership for your prescriptions, dental, short-term disability, which is only available for employee only, term life, which is their life insurance, vision, critical illness, group accident, behavior health, which is virtual therapy only, and ID Expert, which is an identity theft protection.

Speaker speaker_1: All righty. And do you know what the... So for... I probably would just wanna do, like, health insurance and maybe dental. And do you know-

Speaker speaker_0: Okay.

Speaker speaker_1: So if I do a dental, do I have to wait a year for that to work or...?

Speaker speaker_0: I know, so for the activations, once we submit the enrollment, it roughly takes one to two weeks for your staffing company to start those deductions 'cause they're the only ones that have access to your paycheck. I do have to say, there's a couple of factors that could hinder that timeline and make it take a little bit longer than those one to two weeks. But on average-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... it is that one to two weeks for when your benefits become active. Um, now, just in case you were asking in the sense of if there's anything that might be considered a preexisting issue and that you need to wait a whole year for it to be covered, that would unfortunately be something that only the carrier will be able to answer.

Speaker speaker_1: All righty. All right. Um-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And so for... I was just gonna ask what the price of the, the health insurance was.

Speaker speaker_0: Yes. That was actually what I was gonna go over. Um, you said you were only interested currently for medical and the dental plan, right?

Speaker speaker_1: Yep.

Speaker speaker_0: So there's only one dental plan being offered. Will this be for employee only with no dependents?

Speaker speaker_1: It'll just be employee.

Speaker speaker_0: Okay. So for employee only, you're looking at \$3.64 per paycheck.

Speaker speaker_1: Okay.

Speaker speaker_0: That will be covering your preventative services 100%, your basic services, basic restorative services, and your radiographs at 80%. The maximum services that it will cover you annually will be \$500 with a \$50 deductible.

Speaker speaker_1: All right. Yeah. I'll, I'll do that.

Speaker speaker_0: And then for medical, one, two, three, six... There's a total of seven plans. I'm gonna start with the one that's the most different. This is the only major medical insurance plan in general that DTC is currently offering their employees, as well as that it is the only plan that will have a monthly deduction rather than a per paycheck.

Speaker speaker_1: All right.

Speaker speaker_0: So this one is called MBP, Minimum Balance Plan. It will be a deduction of \$535 with 82 cents per month. It will work with in and out-of-network deductibles and copays, as well as percentages. The in-network deductible is 6,500 and your out-of-network will be \$10,000. Aside from that-

Speaker speaker_1: All right.

Speaker speaker_0: ... what... the remaining six.... will be one virtual plan, um, which will provide you a virtual primary care. With it you'll have urgent care 24/7 around the clock, primary care, care navigation and coordinations, as well as discounted labs, but it is virtual only. And this one will be \$9.99 per week, and it will also bring a FreeRx membership.

Speaker speaker_1: Okay.

Speaker speaker_0: Now aside from that, the only other plans they offer are five PPO limited plans, and they are divided into three categories. The first one will be preventative only. Preventative only are those services you get done to make sure you're up to health, your physical, um, your screenings for blood pressure or iron deficiency, counselings for a healthy diet, your preventative immunizations like tetanus or influenza, and your generic preventative prescriptions like statins or vitamins. The other type of service is what they call hospital indemnity, which is basically your hospital services, your doctor visits, emergency room, ER, urgent care, or surgeries. So there is only one preventative plan called Stay Healthy MEC TailorRx. This one is \$17.21 per paycheck. It does have a network requirement. Aside from that one, they have two hospital indemnity plans that do not cover anything preventative. There is a VIP Standard, which is \$19.55 per paycheck, and the VIP+, which is \$33.54 per paycheck, and both of those will also come with a primary as well as urgent care virtual package. And then the final two are gonna be both indemnity and preventative. There is the Stay Healthy MEC Enhanced Basic, which is \$31.11 per paycheck, and the Stay Healthy MEC Enhanced, which is \$44.99 per paycheck. All MEC plans have a network requirement and both VIP plans do not.

Speaker speaker_1: All righty. And so the last one does not have a network requirement?

Speaker speaker_0: Uh, no, the last one does 'cause it's one of the MEC plans.

Speaker speaker_1: So the-

Speaker speaker_0: So the 35.11, the 44.99, and the 17.21, those three have a network requirement. Now the 19.55 and the 33.54 do not.

Speaker speaker_1: So for the 19.55 would I be able to go to my primary doctor, or would I have to, uh, get a different primary?

Speaker speaker_0: So with the 19.55, as long as your primary doctor does work with the insurance, which for that specific plan will be American Public Life, you do not have to switch doctors.

Speaker speaker_1: All righty. And do you know if, i- if, do you... Would I be able to ask you if, um, my current doctor actually carries that insurance or would I have to call them?

Speaker speaker_0: You'll have to call them to make sure. Um, not only 'cause-

Speaker speaker_1: All right.

Speaker speaker_0: ... we're not the carrier, we only administer the benefits, but also because it's always better to make sure when there's no network requirement, to make sure with your doctor's office directly just due to the fact that sometimes if a carrier and a provider's office do keep in contact as far as, "Yes, we're accepting your insurances here," "No, next year we're not ac- accepting it," a lot of those things do not get communicated right away. So it's always best to check with the primary office directly rather than with your carrier.

Speaker speaker_1: All righty. Um, so I'm thinking I'll probably... And the \$19 one, that's the second cheapest one essentially, right?

Speaker speaker_0: Uh, as far as pricing goes that will be the third cheapest one just due to the fact that that primary virtual is \$9.99. So that will be the first cheapest, then the MEC Stay Healthy, and then that 19.55 as far as pricing go. But keep in mind all of those coverages are in fact different.

Speaker speaker_1: All right. Um, and so i- is there any co-pays or anything like that on the 19 or is it a \$6,000 deductible and then I'll get help?

Speaker speaker_0: So with that one, which is a VIP Standard, they cover a set dollar amount for services. The only thing that will essentially have something similar to a co-pay will be the prescriptions with that plan. They're under the Carrier Pharmavel prescriptions and their system works off \$10, \$20, or \$30 tier for generic prescriptions. Depending on which one of those your prescriptions fall, that will be what you pay out of pocket, and then a discount rate on the generics. As far as the hospital services go, um, what I mean by there being a set dollar amount, for example, for the emergency room it will cover you \$50 out of the bill per day twice a year. That means that if you were to go to the emergency room just for example purposes and your bill comes out to be \$150, the insurance is gonna cover those \$50 and you're responsible for the remaining of that bill.

Speaker speaker_1: Okay. And is there anything about, like, normal physician, um, or office for my primary?

Speaker speaker_0: Yes, sir. So with that specific plan the physician's office will be covered at \$50 out of the bill four times a year.

Speaker speaker_1: All righty. All righty. And, and I, I guess for that virtual one does that cover... So let's say the virtual primary says I need to go get labs done, does that cover any of the lab work or...

Speaker speaker_0: It will provide a discount on lab work that needs to be done-

Speaker speaker_2: All right.

Speaker speaker_0: It says here that when you're using the services for the lab, with the program it will provide you a discount cash price or via their insurance and remote home or work blow dry is available for an additional fee. It does show here that you can coordinate through the care coordinators with our Department of Benefits in our

Speaker speaker_1: car, and that you're able to schedule your lab work on a nationwide partner labs with Labcores or Quest Diagnostics for the discounted labs. And then once your physician submits the request, shows that the navigation team will be connecting you with the coordinator to the appointment so that you can also get that location as well as a payment prior to your lab visit. All righty. Yeah, um, I'll probably just go with the \$19 one then.

Speaker speaker_0: All right. Was there any other plan aside from the dental and that medical plan you wanted to be enrolled into, or just those two for now?

Speaker speaker_1: Um, was there... All right. I guess I'm . Mo- and correct me if I'm wrong, but most of these health insurances are only meant to be temporary, so when I get hired onto, let's say, ADM full-time, I would be switching benefits?

Speaker speaker_0: That is correct, yes. Because once you stop receiving a paycheck issued by your staffing company, after four consecutive weeks of there not being a paycheck to make that deduction for, the cop- the policy cancels itself out.

Speaker speaker_1: All right.

Speaker speaker_0: So as soon as you're no longer receiving a paycheck by your staffing company, you won't be able to keep the benefits.

Speaker speaker_1: All righty. So yeah, I don't think I'll do any of the life insurances or anything like that.

Speaker speaker_0: All right. Did you submit it for that dental and that medical?

Speaker speaker_1: Um, yes, and did you say there was a vision one?

Speaker speaker_0: Yes, sir. They also offer a vision plan. Would you like me to go over the coverage for that plan?

Speaker speaker_1: Uh, yes, please.

Speaker speaker_0: So the vision plan will cost \$2.15 per paycheck for employee only. It's going to cover your eye exam at a \$10 copay, your lenses and your frames at a \$25 copay, the contact lens fittings at a \$0 copay, and the frame allowance will be \$130 per year.

Speaker speaker_1: All righty. Um, yeah, I'll probably, I'll do that for now as well.

Speaker speaker_0: All right. Anything else you would like me to add to the policy?

Speaker speaker_1: Um, I'm trying to think. I don't think so. Um, y- and I don't want to sign up for supplemental insurance because that'd just get canceled right away. Or do you guys even offer, like, Aflac type of situation?

Speaker speaker_0: Um, so the only thing that is left that you currently haven't enrolled into is short-term disability, their life insurance plan, critical illness group accident, that behavior health which is virtual therapy, and then identity theft protection. We actually don't select what plans you guys get to be eligible for or that your staffing company offers. Your staffing company itself is the one that selects them, um, but those are the ones left that they're offering that you're currently not enrolled into or that we haven't selected to be enrolled into.

Speaker speaker_1: And what's the critical health? That, uh...

Speaker speaker_0: That would be for those critical illnesses that usually some insurances do not cover them because they consider them natural causes, like heart attack or cancer or marge- major organ failure.

Speaker speaker_1: All righty. Um, and how much is that?

Speaker speaker_0: So that would be... Where is... So that's going to be five dol- I mean, \$2.51, but that is also already included in the medical plan we selected.

Speaker speaker_1: Oh.

Speaker speaker_0: That BSE standard does come with a critical illness package on it.

Speaker speaker_1: All right, perfect then. Then I'll be golden. Well, so yeah, with that, I, I think that should be good with what I have selected then. I just want to make sure that Lord, or hopes I don't die. If I have a heart attack, I don't want to be left alone.

Speaker speaker_0: I understand. So you're looking at a weekly total of \$25.34 per paycheck.

Speaker speaker_1: Okay.

Speaker speaker_0: Do you authorize your staffing company to make those deductions for you?

Speaker speaker_1: Yes.

Speaker speaker_0: All right. So once you do start working with them, about one to two weeks for them to start making your deductions. And when you see that very first deduction following Monday, it will be when the coverage becomes effective and that same week of activation, Friday, your carriers will be sending out the benefit cards. Um, I do have to say for the medical plan, for some reason, that carrier, which will be the same one for your dental, American

Public Life, they only do the medical cards digital, so it's going to be sent to your email. If you do want a hard copy, give us a call back so we can submit a mail request.

Speaker speaker_1: All righty. That, that should be fine. Um...

Speaker speaker_0: The only another-

Speaker speaker_1: What did you say the name of the insurance company was? American what?

Speaker speaker_0: American Public Life.

Speaker speaker_1: America Public Wise?

Speaker speaker_0: Mm-hmm. American Public Life.

Speaker speaker_1: All right. Perfect.

Speaker speaker_0: All right. And then the last thing is you currently don't have a deadline for when you can enroll into coverage. Once you do start working and receive your first paycheck, it will be 30 days from that first paycheck that you'll have to enroll into coverage or to make any coverage changes in your case.

Speaker speaker_1: Oh. All right, yeah, because... So I'm technically, today will be the first day I'm working, so that's where I was... He told me to call today to set it up, so.

Speaker speaker_0: Uh-huh. All right, so you are all set on this side. Any changes or any questions you have in regards to insurance, it will be our phone number. Um, now anything related to your pay or the job itself, you're going to be speaking with DPC directly, okay?

Speaker speaker_1: That sounds good to me.

Speaker speaker_0: All right. Well, I do hope you have a wonderful rest of your day and thank you for giving us a call today.

Speaker speaker_1: Thank you. You too.

Speaker speaker_0: Thank you. Bye-bye.