

## **Transcript: Francesca**

**Baez-6629857733689344-4845736908865536**

### **Full Transcript**

The call may be recorded. We look forward to your question after the tone. Good afternoon. My name is Francesca with Benefits in a Car. I was looking to speak with Mr. Chibo on behalf of TRC Staffing. Hi. Yes. This is Chibo. I was calling you, sir, in regards to the enrollment form you filled out on December 19, 2024? Uh-huh. Um, so the form had shown that you had selected for your X, group accident, critical illness, vision, dental. But for the medical selection, for some reason some of the Xs are to the side. Do you remember which medical plan you selected to be enrolled into by any chance? Um, I think I enrolled for the... What are the options so I can see if I could remember? Of course. They have the preventative, which is \$7.95, to hospital and indemnity VIP Standard, which is \$17.73; VIP Plus, which is \$31.71; or one that offers both preventative and hospital indemnity and it is \$36.23. Honestly, I can't really remember the one I selected. Is it possible for me to get a copy of the form so I could, you know, go through it again? Um, I can send you a copy of their benefit guide if you like, and hold off on the enrollment. Yes, please. So you have originally you speaking, that will wait 'til the 26th of January, um, to make the enrollment. Oh. Okay. All right. Yes. If you could please send me the benefits guide, um, and just hold on for the enrollment. Okay. Uh, just be ready... Open 8:00 AM to 8:00 PM Eastern Time. Mm-hmm. Monday through Friday, and we'll just be closed for the holidays, tomorrow, the 31st and the 1st of January. Okay. Yeah. This is TRC Staffing. This is not like the enrollment company, right? Uh, no. We're the account administrators for TRC. Oh, okay. So we administer the health insurance. We're the ones that you will call for anything that's related to the insurance, like enrolling, canceling, or any coverage questions. Okay. I had a couple of coverage questions actually. So it's a good thing you called. So, um, I wanted to ask, so what's the c- because I can, I can remember, um, the coverage that you guys wrote is not med- is not a major, um, health insurance or something? Mm-hmm. So I'm going to ask, how good is the coverage exactly? So ... the right to cover. These are what they call PPO limited plans. Um, for example- Okay. ... for hospital indemnity for the medical plans- Mm-hmm. ... there's like a set dollar amount that it will cover you. Um, the preventative has everything covered since it does have a network requirement. Okay. All those services are covered 100%. And then the one that has- Okay. ... both put together, it gives you a co-pay for your specialist, urgent and pharmacy visit, I mean primary care visits, but everything else will be a set dollar amount as well. You say it gives me a co-pay for what? For the visits. For the primary care, the specialist care and urgent care visits with the MEC Enhanced, it'll give you a co-pay rather than a set dollar amount for physician's visits. Okay. And, um, how efficient is it to find a doctor that takes this particular insurance, if I may ask? Is it readily available? Like is it... Am I gonna be able to find a doctor easily or do I have to, like, really search? To be honest, I feel like it all depends on your area. Um, I always recommend to members if they're thinking of getting either of the Stay Healthy, since they require network,

to check with the account... I mean, not the account manager. Sorry. Um, with the network provider. Okay. I'm gonna be sending you that information as I go through it with you right now. Okay. Um, each of those services, like the dental carrier, the medical as well as the vision, they have a network provider even though only those Stay Healthy plans have them, that requirement. But you can go on their websites or their phone numbers to see which of the providers- Okay. ... in their network list are within your area. Okay. All right. So I have a copy of, um, the stuff you sent now. Uh, one change, just a moment. So, so when you say, um, so for the... Just a moment please. Just a moment. Okay. And then I had to send you a second attachment. Um, that second email- Okay. ... will be the ones with the network information. It should be titled Network Provider Information. Okay. All right. So... Okay. I would say the one that can best provide you information, um, aside from like the comparison from a major medical insurance and these PPO plans- Mm-hmm. ... if you guide yourself by the number at the bottom of the page, it will be page number one, which depicts what the medical plans, specifically what the highlights are with them and their services. Okay. So even from the bottom of the page, right? Mm-hmm. And it should have a number one at the bottom of the page. That will be the one with that information. Okay. The one that has the... Okay. Um, okay. I think I selected the MEC Enhanced for the medical. Okay. Okay, so it's gonna be the one that buys you both type of services, preventative as well as hospital indemnity. Okay. All right. I think... Yeah, I think I selected the MEC, um. Okay. And then for the dental, I know I selected the employee for the dental. Okay? All right. Yeah, because on the medical, the only thing that I see you selected is the dental for employee only. Mm-hmm. The vision, the critical illness and the group accident as well as the free RX. Um, now I do want to say that MEC Enhanced already has a group accident package in it. Okay. So if you like, I can take out that one so it will save you \$1.95 per paycheck, or we can simply add it and it will just double the coverage. Oh, no, you could take it off. Understood. Okay. So, I should take it off. So, I'm left with the Enhanced and left with the Vision, right? Mm-hmm. The... So, what does the Critical Illness cover, if I may ask? For Critical Illness illnesses are usually they don't like, for example, heart attack or cancers. Specifically speaking, that plan is going to give you a total amount. Um, I'm on page number two in the event- I mean, number four, in the event that you wanted to go to that page. It's going to have the balance coverage of \$5,000 and then it'll cover the following conditions from that percentage of the \$5,000. Heart attacks will be covered at 100%. Mm-hmm. Pulmonary artery bypass surgery is covered at 25%. Coronary angioplasty is at \$500. Mm-hmm. Permanent damage due to a stroke, major organ failure, end-stage renal failure, permanent paralysis due to an accidental spinal cord injury as well as invasive cancer, they're all covered 100%. Carcinoma in the situ is covered at 25% and skin cancer are covered at \$250. So, all of those conditions, depending on the insurance company, some of them consider them to be natural causes and sometimes they- Mm-hmm. ... do not cover them, especially cancer or a heart attack. So, that's what the little plan is for basically. All right. You can take that off. Understood. Mm-hmm. Okay, so then we're left with- Mentor. ... dental, vision and free Rx and the M.E.C. Enhanced. All right. So, the, um, so the dental, um, I guess I... The dental, okay. I'm going to go over what that will cover as well for you. Okay. So, their dental will cost you \$3.51 per paycheck. It's going to cover your preventative services at 100%, basic services, basic restorative services and radiographs at 80%. Mm-hmm. And then your annual maximum coverage per year will be \$500 in service and a \$50 deductible. Okay. So, if I do... say my bill for the year is \$800 bucks, you guys cover just \$500? That is correct,

yes. The carrier will only cover \$500 of service per year. Okay. And for the vision? So, the vision works with what they call co-pays. It has a \$10 co-pay for your eye exam. Mm-hmm. A \$25 co-pay for your lenses and frames. There's \$0 co-pay for the contact lens fittings and then your frame allowance each year will be \$130 and it will cost you \$2.15 per paycheck. All right. You could leave the vision and the dental and you said the f-... the Rx. Yeah, I didn't really get a... What's... You said a free Rx, what exactly does that cover? So, the free Rx is a medication membership. It's going to give you access to about 90% of the generic drugs prescribed in the US for free. So, you won't have to pay anything out of pocket for them. Um, it also does give you the accessibility of having your chronic medications being delivered to your home for free within a one to three business day shipping rate. And then your AQ to be picked up at your local pharmacy. Okay. And so the M.E.C. Enhanced, what exactly does it cover? Do you mind going over that one time for me, please? Of course. So, it'll cover your primary care visits with a \$10 co-pay. You'll get four visits per year. Your specialist care visits, a \$50 co-pay. Those will be four visits per year as well. And then the urgent care visits are a \$60 co-pay, four visits a year as well. It has two prescription package, the first one being with the carrier Elixir. You'll have the 30-day supply for the pharmacy generics at a \$5 co-pay. It does not cover any brand prescription drugs. The mail order can be for a 90-day supply with a \$15 co-pay for generic only. Once again, that one doesn't cover anything that is a brand prescription. And then the second prescription package is with the carrier PharmaAvail prescriptions, and they work with a tier system, \$10, \$20 or \$30 for your generics. Depending on what your prescription for, that's what you pay out of pocket. And then it gives you a discount for the non-generic ones. It'll also- Mm-hmm. ... include a virtual urgent care package on the plan. And then your hospital admissions is covered at \$8,000 from the bill once a year. Mm-hmm. Hospital confinements will be \$100 per day out of the bill, 30 days a year. Mm-hmm. Surgery in a hospital, hospital outpatient facility, or a freestanding outpatient surgery center will be covered at \$500 from the bill once a year. Mm-hmm. If that surgery is in the physician's office, it will cover you at \$125 of the bill once a year. Mm-hmm. For medical imaging tests, it will cover \$100 per day twice a year and then advanced studies or follow-up tests, it will cover you at \$25 of the bill once a year as well. And then everything that we went over with the group accident package previously, do you want me to go over again just to refresh? No, it's all right. Okay. So, that will be everything that that M.E.C. Enhanced will cover and then it just have to be kept within network. Right. So, the a-... So, I have the M.E.C., the vision and the accident. The vision... The M.E.C., the vision, the accident and the free Rx, how much is it? Yes. So, just keep in mind, the accident, we're not clicking it since it is already on the M.E.C. Enhanced. Yes. But do you want me to take out the free Rx or leave it? No, leave the f- free Rx. Okay. So, with the free Rx, the M.E.C. Enhanced Dental and Vision, you're at \$55.43 per paycheck. Hmm. Okay. Let's see. Okay. And I can see, um, that TRC is going to be contributing some part, right? I'm sorry. One more time. Um, I can see TRC is going to be contributing \$755 weekly, right? Yes, sir. Okay. Hm. So how important is this Free Rx because I don't have any prescription medication. I don't have any medication right now, so I'm just asking how important is it? So the Free Rx is only a me- uh, prescription for medications. So it's up to you if currently you don't take any daily medications, you can take it off. That's the only plan out of everything that TRC offers that you're able to add at any time throughout the year. Um, so it's..... hopefully it doesn't. If at some point next year, 2025 down the line, let's say August, September, there's for any reason god forbid you

have to start taking a daily medication, you're able- Mm-hmm. ... to go in and add the plan back in regardless of whether you have an open enrollment period or if qualified by the event. Oh. Just due to the fact that the Free Rx is not an insurance, it's a membership. So if you don't want to add it now- Oh, okay. ... you can take it off and add it down the line. Mm-hmm. Oh, yeah. Take it off. So I could just call anytime if I need it and get it added, right? Yes, but this month only you can do that just because that one is not an insurance, it's not- Yes. Yeah, you could take it off. Okay. So if I take that off and leave you with the MEC Enhanced Dental and Vision, you're looking at \$49.44 per paycheck. Okay. And, um, so that's... And this is not HMO, right? I'm sorry? Um, this is not a HMO, right? Correct. They are PPO. Mm-hmm. Okay. They are PPO. Okay. Yeah. So, um, yeah, you could go ahead and, um, I think it's okay that way. So I was just thinking of- Mm-hmm. ... you said you were going to send me an email with the link to check... You said I was gonna check something out or something? Um, yes, sir. For the network providers? Yeah. Um, you should have received it... You want to check your, um, inbox? It was titled down as Network Provider Information and it was from the same email. Okay. Okay. So for the... All right. So for the MediPlan, MultiPlan, so how do I check? So I'm in the mo- So you can either... Go ahead, I'm sorry. Yeah, I'm in the MultiPlan now, so, uh, okay, I'll find the provider and... Okay. Just a second, please. So when they ask me to choose a network, is it... What's it going to be? So we're not the ones that handle the MultiPlan portion. Oh, okay. I believe, if I'm not mistaking, you're supposed to select MultiPlan network and then go to PPO Limited, I think. Oh. But I would recommend speaking with them directly because once you advise them what plan you're going to be enrolled into, they'll be able to let you know which network you're supposed to choose. Okay. And what's the plan I'm gonna be enrolled to? What is it? It is MEC Enhanced. Hold on. MEC Enhanced? Mm-hmm. Yes, sir. Okay. All right. So I'll give them a call and let them know I've been enrolled for, to MEC Enhanced and, um, is there a number I could reach you back on to confirm the enrollment or is there a time you could call me to confirm the enrollment? If you'd like, I- Because I would like to speak with them first. Okay. Um, so if you like, I can either hold off the enrollment or ask the front office to send you an email confirmation of the enrollment. Um, okay. Hold on. Uh... So... Yeah, you could go ahead and do the enrollment, okay, but you said I have till the 26th, right? So between now and the 26th, if I'm able to get someone close to me, I could call and cancel, right? Yes, sir. Okay. Because the enrollment, you roughly take one to two weeks for your employer to start making those deductions. Okay. Yes, you could go ahead and, um, confirm the enrollment. Okay. Do you authorize TRC Staffing to make the deduction of \$49.44 per paycheck for the plans you were selecting? Yes. All right. And then once you see the first deduction, following Monday will be when your coverage becomes effective. And then that same week- Okay. ... of activation, Friday will be when the carrier will send out the benefit cards. Okay, my medical card. Okay. All right. That's fine. Okay. All right. And then we didn't have your date of birth correct on the form. It had showed it as November, I mean, October 8th, 2024. Could you provide me your date of birth? No. Oh, October 8th, 1992. 1992. Okay. Yes, 1-9-92. There we go. All right. So we just had the year wrong. Okay. So you are all set, sir. You can call back at the number that I called you ending in 4856 at any time. It is also, our phone number is gonna be on that... both of those emails that I sent you. Okay. All right. That's fine. Thank you. Of course, my pleasure. Thank you so much for taking my call. Hope you have a wonderful rest of your day. All right. You too. Bye-bye. Bye. Mm-hmm.

## Conversation Format

Speaker speaker\_0: The call may be recorded. We look forward to your question after the tone.

Speaker speaker\_1: Good afternoon. My name is Francesca with Benefits in a Car. I was looking to speak with Mr. Chibo on behalf of TRC Staffing.

Speaker speaker\_2: Hi. Yes. This is Chibo.

Speaker speaker\_1: I was calling you, sir, in regards to the enrollment form you filled out on December 19, 2024?

Speaker speaker\_2: Uh-huh.

Speaker speaker\_1: Um, so the form had shown that you had selected for your X, group accident, critical illness, vision, dental. But for the medical selection, for some reason some of the Xs are to the side. Do you remember which medical plan you selected to be enrolled into by any chance?

Speaker speaker\_2: Um, I think I enrolled for the... What are the options so I can see if I could remember?

Speaker speaker\_1: Of course. They have the preventative, which is \$7.95, to hospital and indemnity VIP Standard, which is \$17.73; VIP Plus, which is \$31.71; or one that offers both preventative and hospital indemnity and it is \$36.23.

Speaker speaker\_2: Honestly, I can't really remember the one I selected. Is it possible for me to get a copy of the form so I could, you know, go through it again?

Speaker speaker\_1: Um, I can send you a copy of their benefit guide if you like, and hold off on the enrollment.

Speaker speaker\_2: Yes, please.

Speaker speaker\_1: So you have originally you speaking, that will wait 'til the 26th of January, um, to make the enrollment.

Speaker speaker\_2: Oh. Okay. All right. Yes. If you could please send me the benefits guide, um, and just hold on for the enrollment. Okay.

Speaker speaker\_1: Uh, just be ready... Open 8:00 AM to 8:00 PM Eastern Time.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Monday through Friday, and we'll just be closed for the holidays, tomorrow, the 31st and the 1st of January.

Speaker speaker\_2: Okay. Yeah. This is TRC Staffing. This is not like the enrollment company, right?

Speaker speaker\_1: Uh, no. We're the account administrators for TRC.

Speaker speaker\_2: Oh, okay.

Speaker speaker\_1: So we administer the health insurance. We're the ones that you will call for anything that's related to the insurance, like enrolling, canceling, or any coverage questions.

Speaker speaker\_2: Okay. I had a couple of coverage questions actually. So it's a good thing you called. So, um, I wanted to ask, so what's the c- because I can, I can remember, um, the coverage that you guys wrote is not med- is not a major, um, health insurance or something?

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: So I'm going to ask, how good is the coverage exactly?

Speaker speaker\_1: So

Speaker speaker\_3: ... the right to cover. These are what they call PPO limited plans. Um, for example-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... for hospital indemnity for the medical plans-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... there's like a set dollar amount that it will cover you. Um, the preventative has everything covered since it does have a network requirement.

Speaker speaker\_2: Okay.

Speaker speaker\_1: All those services are covered 100%. And then the one that has-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... both put together, it gives you a co-pay for your specialist, urgent and pharmacy visit, I mean primary care visits, but everything else will be a set dollar amount as well.

Speaker speaker\_2: You say it gives me a co-pay for what?

Speaker speaker\_1: For the visits. For the primary care, the specialist care and urgent care visits with the MEC Enhanced, it'll give you a co-pay rather than a set dollar amount for physician's visits.

Speaker speaker\_2: Okay. And, um, how efficient is it to find a doctor that takes this particular insurance, if I may ask? Is it readily available? Like is it... Am I gonna be able to find a doctor easily or do I have to, like, really search?

Speaker speaker\_1: To be honest, I feel like it all depends on your area. Um, I always recommend to members if they're thinking of getting either of the Stay Healthy, since they require network, to check with the account... I mean, not the account manager. Sorry. Um, with the network provider.

Speaker speaker\_2: Okay.

Speaker speaker\_1: I'm gonna be sending you that information as I go through it with you right now.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um, each of those services, like the dental carrier, the medical as well as the vision, they have a network provider even though only those Stay Healthy plans have them, that requirement. But you can go on their websites or their phone numbers to see which of the providers-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... in their network list are within your area.

Speaker speaker\_2: Okay. All right. So I have a copy of, um, the stuff you sent now. Uh, one change, just a moment. So, so when you say, um, so for the... Just a moment please. Just a moment.

Speaker speaker\_1: Okay. And then I had to send you a second attachment. Um, that second email-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... will be the ones with the network information. It should be titled Network Provider Information.

Speaker speaker\_2: Okay. All right. So...

Speaker speaker\_1: Okay. I would say the one that can best provide you information, um, aside from like the comparison from a major medical insurance and these PPO plans-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... if you guide yourself by the number at the bottom of the page, it will be page number one, which depicts what the medical plans, specifically what the highlights are with them and their services.

Speaker speaker\_2: Okay. So even from the bottom of the page, right?

Speaker speaker\_1: Mm-hmm. And it should have a number one at the bottom of the page. That will be the one with that information.

Speaker speaker\_2: Okay. The one that has the... Okay. Um, okay. I think I selected the MEC Enhanced for the medical.

Speaker speaker\_1: Okay. Okay, so it's gonna be the one that buys you both type of services, preventative as well as hospital indemnity.

Speaker speaker\_2: Okay. All right. I think... Yeah, I think I selected the MEC, um. Okay. And then for the dental, I know I selected the employee for the dental. Okay? All right.

Speaker speaker\_1: Yeah, because on the medical, the only thing that I see you selected is the dental for employee only.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: The vision, the critical illness and the group accident as well as the free RX. Um, now I do want to say that MEC Enhanced already has a group accident package in it.

Speaker speaker\_2: Okay.

Speaker speaker\_1: So if you like, I can take out that one so it will save you \$1.95 per paycheck, or we can simply add it and it will just double the coverage.

Speaker speaker\_2: Oh, no, you could take it off.

Speaker speaker\_1: Understood.

Speaker speaker\_2: Okay. So, I should take it off. So, I'm left with the Enhanced and left with the Vision, right?

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: The... So, what does the Critical Illness cover, if I may ask?

Speaker speaker\_1: For Critical Illness illnesses are usually they don't like, for example, heart attack or cancers. Specifically speaking, that plan is going to give you a total amount. Um, I'm on page number two in the event- I mean, number four, in the event that you wanted to go to that page. It's going to have the balance coverage of \$5,000 and then it'll cover the following conditions from that percentage of the \$5,000. Heart attacks will be covered at 100%.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Pulmonary artery bypass surgery is covered at 25%. Coronary angioplasty is at \$500.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Permanent damage due to a stroke, major organ failure, end-stage renal failure, permanent paralysis due to an accidental spinal cord injury as well as invasive cancer, they're all covered 100%. Carcinoma in the situ is covered at 25% and skin cancer are covered at \$250. So, all of those conditions, depending on the insurance company, some of them consider them to be natural causes and sometimes they-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... do not cover them, especially cancer or a heart attack. So, that's what the little plan is for basically.

Speaker speaker\_2: All right. You can take that off.

Speaker speaker\_1: Understood.

Speaker speaker\_2: Mm-hmm.



Speaker speaker\_1: Okay, so then we're left with-

Speaker speaker\_2: Mentor.

Speaker speaker\_1: ... dental, vision and free Rx and the M.E.C. Enhanced.

Speaker speaker\_2: All right. So, the, um, so the dental, um, I guess I... The dental, okay.

Speaker speaker\_1: I'm going to go over what that will cover as well for you.

Speaker speaker\_2: Okay.

Speaker speaker\_1: So, their dental will cost you \$3.51 per paycheck. It's going to cover your preventative services at 100%, basic services, basic restorative services and radiographs at 80%.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: And then your annual maximum coverage per year will be \$500 in service and a \$50 deductible.

Speaker speaker\_2: Okay. So, if I do... say my bill for the year is \$800 bucks, you guys cover just \$500?

Speaker speaker\_1: That is correct, yes. The carrier will only cover \$500 of service per year.

Speaker speaker\_2: Okay. And for the vision?

Speaker speaker\_1: So, the vision works with what they call co-pays. It has a \$10 co-pay for your eye exam.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: A \$25 co-pay for your lenses and frames. There's \$0 co-pay for the contact lens fittings and then your frame allowance each year will be \$130 and it will cost you \$2.15 per paycheck.

Speaker speaker\_2: All right. You could leave the vision and the dental and you said the f... the Rx. Yeah, I didn't really get a... What's... You said a free Rx, what exactly does that cover?

Speaker speaker\_1: So, the free Rx is a medication membership. It's going to give you access to about 90% of the generic drugs prescribed in the US for free. So, you won't have to pay anything out of pocket for them. Um, it also does give you the accessibility of having your chronic medications being delivered to your home for free within a one to three business day shipping rate. And then your AQ to be picked up at your local pharmacy.

Speaker speaker\_2: Okay. And so the M.E.C. Enhanced, what exactly does it cover? Do you mind going over that one time for me, please?

Speaker speaker\_1: Of course. So, it'll cover your primary care visits with a \$10 co-pay. You'll get four visits per year. Your specialist care visits, a \$50 co-pay. Those will be four visits per year as well. And then the urgent care visits are a \$60 co-pay, four visits a year as well. It has two prescription package, the first one being with the carrier Elixir. You'll have the 30-day

supply for the pharmacy generics at a \$5 co-pay. It does not cover any brand prescription drugs. The mail order can be for a 90-day supply with a \$15 co-pay for generic only. Once again, that one doesn't cover anything that is a brand prescription. And then the second prescription package is with the carrier PharmaAvail prescriptions, and they work with a tier system, \$10, \$20 or \$30 for your generics. Depending on what your prescription for, that's what you pay out of pocket. And then it gives you a discount for the non-generic ones. It'll also-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... include a virtual urgent care package on the plan. And then your hospital admissions is covered at \$8,000 from the bill once a year.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Hospital confinements will be \$100 per day out of the bill, 30 days a year.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Surgery in a hospital, hospital outpatient facility, or a freestanding outpatient surgery center will be covered at \$500 from the bill once a year.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: If that surgery is in the physician's office, it will cover you at \$125 of the bill once a year.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: For medical imaging tests, it will cover \$100 per day twice a year and then advanced studies or follow-up tests, it will cover you at \$25 of the bill once a year as well. And then everything that we went over with the group accident package previously, do you want me to go over again just to refresh?

Speaker speaker\_2: No, it's all right.

Speaker speaker\_1: Okay. So, that will be everything that that M.E.C. Enhanced will cover and then it just have to be kept within network.

Speaker speaker\_2: Right. So, the a-... So, I have the M.E.C., the vision and the accident. The vision... The M.E.C., the vision, the accident and the free Rx, how much is it?

Speaker speaker\_1: Yes. So, just keep in mind, the accident, we're not clicking it since it is already on the M.E.C. Enhanced.

Speaker speaker\_2: Yes.

Speaker speaker\_1: But do you want me to take out the free Rx or leave it?

Speaker speaker\_2: No, leave the f- free Rx.

Speaker speaker\_1: Okay. So, with the free Rx, the M.E.C. Enhanced Dental and Vision, you're at \$55.43 per paycheck.

Speaker speaker\_2: Hmm. Okay. Let's see. Okay. And I can see, um, that TRC is going to be contributing some part, right?

Speaker speaker\_1: I'm sorry. One more time.

Speaker speaker\_2: Um, I can see TRC is going to be contributing \$755 weekly, right?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_2: Okay. Hm. So how important is this Free Rx because I don't have any prescription medication. I don't have any medication right now, so I'm just asking how important is it?

Speaker speaker\_1: So the Free Rx is only a me- uh, prescription for medications. So it's up to you if currently you don't take any daily medications, you can take it off. That's the only plan out of everything that TRC offers that you're able to add at any time throughout the year. Um, so it's..... hopefully it doesn't. If at some point next year, 2025 down the line, let's say August, September, there's for any reason god forbid you have to start taking a daily medication, you're able-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... to go in and add the plan back in regardless of whether you have an open enrollment period or if qualified by the event.

Speaker speaker\_2: Oh.

Speaker speaker\_1: Just due to the fact that the Free Rx is not an insurance, it's a membership. So if you don't want to add it now-

Speaker speaker\_2: Oh, okay.

Speaker speaker\_1: ... you can take it off and add it down the line.

Speaker speaker\_2: Mm-hmm. Oh, yeah. Take it off. So I could just call anytime if I need it and get it added, right?

Speaker speaker\_1: Yes, but this month only you can do that just because that one is not an insurance, it's not-

Speaker speaker\_2: Yes. Yeah, you could take it off.

Speaker speaker\_1: Okay. So if I take that off and leave you with the MEC Enhanced Dental and Vision, you're looking at \$49.44 per paycheck.

Speaker speaker\_2: Okay. And, um, so that's... And this is not HMO, right?

Speaker speaker\_1: I'm sorry?

Speaker speaker\_2: Um, this is not a HMO, right?

Speaker speaker\_1: Correct. They are PPO. Mm-hmm.

Speaker speaker\_2: Okay. They are PPO. Okay. Yeah. So, um, yeah, you could go ahead and, um, I think it's okay that way. So I was just thinking of-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: ... you said you were going to send me an email with the link to check... You said I was gonna check something out or something?

Speaker speaker\_1: Um, yes, sir. For the network providers?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Um, you should have received it... You want to check your, um, inbox? It was titled down as Network Provider Information and it was from the same email.

Speaker speaker\_2: Okay. Okay. So for the... All right. So for the MediPlan, MultiPlan, so how do I check? So I'm in the mo-

Speaker speaker\_1: So you can either... Go ahead, I'm sorry.

Speaker speaker\_2: Yeah, I'm in the MultiPlan now, so, uh, okay, I'll find the provider and... Okay. Just a second, please. So when they ask me to choose a network, is it... What's it going to be?

Speaker speaker\_1: So we're not the ones that handle the MultiPlan portion.

Speaker speaker\_2: Oh, okay.

Speaker speaker\_1: I believe, if I'm not mistaking, you're supposed to select MultiPlan network and then go to PPO Limited, I think.

Speaker speaker\_2: Oh.

Speaker speaker\_1: But I would recommend speaking with them directly because once you advise them what plan you're going to be enrolled into, they'll be able to let you know which network you're supposed to choose.

Speaker speaker\_2: Okay. And what's the plan I'm gonna be enrolled to? What is it?

Speaker speaker\_1: It is MEC Enhanced.

Speaker speaker\_2: Hold on. MEC Enhanced?

Speaker speaker\_1: Mm-hmm. Yes, sir.

Speaker speaker\_2: Okay. All right. So I'll give them a call and let them know I've been enrolled for, to MEC Enhanced and, um, is there a number I could reach you back on to confirm the enrollment or is there a time you could call me to confirm the enrollment?

Speaker speaker\_1: If you'd like, I-

Speaker speaker\_2: Because I would like to speak with them first.

Speaker speaker\_1: Okay. Um, so if you like, I can either hold off the enrollment or ask the front office to send you an email confirmation of the enrollment.

Speaker speaker\_2: Um, okay. Hold on. Uh... So... Yeah, you could go ahead and do the enrollment, okay, but you said I have till the 26th, right? So between now and the 26th, if I'm able to get someone close to me, I could call and cancel, right?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Because the enrollment, you roughly take one to two weeks for your employer to start making those deductions.

Speaker speaker\_2: Okay. Yes, you could go ahead and, um, confirm the enrollment.

Speaker speaker\_1: Okay. Do you authorize TRC Staffing to make the deduction of \$49.44 per paycheck for the plans you were selecting?

Speaker speaker\_2: Yes.

Speaker speaker\_1: All right. And then once you see the first deduction, following Monday will be when your coverage becomes effective. And then that same week-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... of activation, Friday will be when the carrier will send out the benefit cards.

Speaker speaker\_2: Okay, my medical card. Okay. All right. That's fine. Okay.

Speaker speaker\_1: All right. And then we didn't have your date of birth correct on the form. It had showed it as November, I mean, October 8th, 2024. Could you provide me your date of birth?

Speaker speaker\_2: No. Oh, October 8th, 1992.

Speaker speaker\_1: 1992. Okay.

Speaker speaker\_2: Yes, 1-9-92.

Speaker speaker\_1: There we go. All right. So we just had the year wrong.

Speaker speaker\_2: Okay.

Speaker speaker\_1: So you are all set, sir. You can call back at the number that I called you ending in 4856 at any time. It is also, our phone number is gonna be on that... both of those emails that I sent you.

Speaker speaker\_2: Okay. All right. That's fine. Thank you.

Speaker speaker\_1: Of course, my pleasure. Thank you so much for taking my call. Hope you have a wonderful rest of your day.

Speaker speaker\_2: All right. You too. Bye-bye.

Speaker speaker\_1: Bye.

Speaker speaker\_2: Mm-hmm.