

## Transcript: Justin

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### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits 100 Card. This is Justin. How can I help you today? Hi, Justin. I was calling to see if someone can walk me through and explain the medical benefits that are offered. Yeah. Uh, what's the staffing agency you work for? PRC. And the last four of your Social? You need the last four of my Social? Correct, to pull your file for you. 5757. And what was your first and last name? Tamika Moon. Okay. And for security purposes, could you verify the home address, including city, state and zip code, Tamika? 2727 Mountain Crest, Columbus, Ohio 43232. And confirm your date of birth. November 2, '78. And a good telephone number has a 614-354-9329. Correct. And the email I have is treynolds.moon@gmail. You have what? The email I have is treynolds.moo, as in Oscar, @gmail? Correct. It should be.moon. Moon, okay. Let's see here. So with PRC Staffing, let's see. I do know that, do know that they offer three or four medical plans. Um, one of the medical plans is the Stay Healthy MEC-TeleRX. Now that one just covers preventative healthcare services only. So like physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy, um, at \$7.95 a week. Then they offer two other medical plans, the VIP plans. Now those actually cover your hospitals, doctors and medications. However, the major difference between the Standard and the Plus is that the insurance carrier just pays more to cover things. Um, prime example, say, say for example, you have to go to the hospital. Under the VIP Standard, the insurance carrier will pay out \$500 a day, while under the Plus they pay out \$1,000 a day. So, like I said, the only major difference is how much the carrier pays out. But those range from \$17.73 to \$31.71. And then the last medical plan is the MEC Enhanced, which is like a combination of both preventative plus hospital, doctor and medication coverage at \$36.23 for employee only. You said MEC? I don't see that on here. Hold on. Yeah. Where's that at? The MEC Enhanced should be on page five of the benefit guide. Mm, give me one second. Page five. Page three or page five, it should say "plan benefit summaries." Hmm. Let me see. No, I don't think, yeah, I don't have that one. I only have VIP Standard, VIP Plus and then the Stay Healthy MEC-TeleRX, TeleRX. Okay, let me email you this. Look, if you can go ahead and explain the last one, I'll write it down. Yeah. Um, so I'll... So yeah, so that one, the MEC Enhanced is just a combination of both preventative plus hospital and doctor and medication coverage. Um, so it's pretty much like, uh, the M- the regular Stay Healthy MEC combined with, uh, VIP Standard or VIP Plus. Um, but that one's \$36.23. Okay. Yes. So the MEC is a combination of the VIP and VIP Plus? I mean, VIP Standard- Um. ... and VIP Plus? No, ma'am. So the MEC Enhanced is a combination of the, the, is, is a combination of the MEC, the standalone MEC, with one of the VIP plans. 'Cause you have your preventative- Oh. ... healthcare services plus your hospital, doctor and medication coverage. Okay. Okay. And so, I guess what I'm really trying to understand is... Okay, so TRC will cover... I, I can't remember where I read it at in

here, but I read it somewhere in here, TRC will cover \$7.55 of the Stay Healthy plan? Correct. Yes, ma'am. Okay. And so if I chose the VIP, let's just say if I chose the VIP Plus, which is inclusive of ACA compliant standards, am I paying the whole \$31.71 or does TRC still pay in \$7.55 of, of that plan since it's inclusive of the Stay Healthy MEC-TeleRX? Does that make sense? Um, yeah. So, uh, I believe it's only, um, TRC Staffing only contributes to the MEC-TeleRX plan only. Uh, well, um, looking at the benefit guide, bear with me one second. Plan may be chosen... No, this is just letting you know that it can be chosen with, uh, with a VIP plan of your choice. So the, so that you'll still have the con- client contribution with the Stay Healthy MEC, uh, TeleRX medical plan. Um, but with the VIP plan, that one, it doesn't have a client contribution, so you'll still be paying for that full price. Um, but the MEC is the one with the client contribution only, the \$7.55. Uh. Okay. So the VIP Plus, which already has the preventative plan, the ACA compliant plan built into it, you're saying I would be paying the full \$31.00 and TRC would not pay the, the compliant part, which is this? 'Cause what I... How I break this down is the tele... What is it called? The tele... Hold on, let me get the right term. The Stay Healthy MEC. How I break that down is that the VIP Plus, the MEC is... The Stay Healthy is already built into that, to that plan. Or am I understanding this incorrectly? That's incorrect. Uh, the VIP Plus only covers hospitals, doctors and medications. It doesn't cover any preventative healthcare services. Oh, I see. Okay, so it does not cover. Okay. So at either rate, if I went VIP or VIP Plus, I would need to still get the ME- Stay Healthy MEC for my preventative, um, procedures. Services. To be covered. Services to be covered. Okay. So, if I went with the VIP standard, I would be paying \$17.00 weekly and then TRC will pay the \$7.55, but I will still need to mark it as something that I want as my plan in order for it to be... In order for me to get it. Is that what I understand? Uh, no, ma'am. So, what, what happens is... So the... So TRC Staffing, they'll automatically contribute the \$7.55, uh, to the Stay Healthy MEC regardless if you have it just by itself or if you just... If you have it with, combined with other medical plans. They'll still- Mm-hmm. ... provide that regardless. Um, so say, for example, you just wanted the Stay Healthy MEC TeleRx only, um, they would provide that \$7.55 week to that plan and you would still be paying only \$7.95 a week for, for that plan. Wait, so are you saying the plan is actually more than \$7.95? No. No, ma'am. What I'm saying is that TRC Staffing, they'll contribute. Mm-hmm. They'll... They're paying \$7.55 a week for, for that plan for them. Mm-hmm. Because they're contributing to that plan. You're paying \$7.95 a week for it. That comes out of your paycheck. So- Mm-hmm. ... with that... So you're only paying \$7.95 for the MEC medical plan regardless, because they're contributing that extra \$7.55 a week to that plan just for you to have it. Right. So I guess essentially what I'm saying, that plan is actually more than \$7.95, 'cause when I look at it and it says \$7.95 and if they're paying \$7.55, to me that... I will only pay a couple cents difference. But you're saying the plan has to be more if I still have to pay \$7.95. Does that make sense? Um, no, ma'am. I'm kinda confused on right now. I'm, I'm actually confused now. Okay. So, what I'm looking at, it says the employee pays \$7.95, right? Correct. But in, in the same sentence above, it says PRC contributes \$7.55. So I guess the qu- my question is, are they contrab- contributing \$7.55 towards the \$7.95? 'Cause then that covers m- majority of that plan- Oh. ... which only leaves me a couple cents to pay. No, ma'am. So they're contributing their own \$7.55 while you contribute the \$7.95 for the plan. So essentially the plan is more than \$7.95. Okay. Um, so how do I find out what my co-payments are to my doctor's offices? Where is that listed at if I went with the VIP standard? Uh, let's see here. Let's see here. Do you mind if I place you on a

brief hold for a second? Sure. Hello, are you still there? I'm here. Awesome. Thank you so much for holding. So, after discussing that with my team lead, looking at the benefit guide, if you look at page one, or the second page in it, below where it says the p- "This page intentionally left blank." It should be the next page after that. Under the VI- It says, "Highlights of the VIP benefit and service," so it looks like there's no medical deductibles, um, or copays. Um, it looks like the insurance carrier pays a set dollar amount, and then whatever the remaining balance is would be your responsibility. So, I'm not seeing anything in the benefit guide regarding the copays, and I do apologize for giving you the wrong information earlier. Okay. What, what page am I looking at? You said page... Let's see, it should say Is it 34? Um, I'm trying... I'm trying to No. D- uh... All right, so you have the main page, which has the family on, on it, and then you have the second page, which it says, "This page left intentionally left blank." Yep. So that first page where all of that, and where it says benefits and a card at the top, and then it- Uh-huh. ... says highlights of the Stay Healthy MUC medical plan and highlights of the VIP benefit. Do you see it? Yes. Okay. Yeah, so under the highlights of the VIP benefit and services, it says no medical deductibles. Um, so I do know that, discussing this with my team lead, um, there shouldn't be... There wouldn't be any copays because APL pays the set dollar amount to cover that service, and then whatever the remaining remaining balance is would be your responsibility. So, I do know that there was... There's no copay until APL pays for that final service. So how do I m- Okay. So, is this... So, this... Uh, what I'm reading is it says, "This is not major medical coverage." Is this considered a health reimbur- reimbursement arrangement? No, ma'am. This is a hospital indemnity plan, so like I said, the insurance carrier pays a set dollar amount to cover things, as long as that, copays have been met. Um, but regarding the VIP plans, they don't have any copays, but with major medical plans, um, there has to be a deductible they have to reach before the insurance carrier pays their set percentage, like 80%, 70%, et cetera. Um, but with these, uh, the insurance carrier just pays the set, set dollar amount, and then whatever your, the remaining balance is, is your responsibility. It's our hospital indemnity plans. Hospital indemnity plan. So how will I know that? Like, so when I'm looking at this, it says the benefit... Let's just see... Let's just say on the next page, planned benefit summary, it says this is not major medical insurance. Physician office, \$50 a day, max four days. I don't really know what that means. Is that four days out the month that they're only gonna pay \$50? Uh-huh. Four days out the year? Meaning four, uh, four visits, so a max of four, four visits. So say- So four visits out of the year? Correct. If they'll pay \$50, and then whatever the difference, the hospital visit is, if I go see my physician, I'll pay the difference? Correct. So this isn't comprehensive medical, what you all offering? Um, it's hospital indemnity plans, yes. Explain hospital indemnity plans to me versus just regular insurance. Do you know that? Um, yeah. So like I said, hospital indemnity, the insurance carrier pays a set dollar amount, so whatever is in the benefit guide is what the insurance carrier will pay for those services, and then whatever the remaining balance is would be your responsibility. Versus major medical insurance, you have a deductible that you have to reach before the insurance carrier pays their set percentage, usually 80% or 70%, and then you're responsible for the remaining 20 or 30% balance on that. But with the hospital indemnity, they pay that set dollar amount. Whatever the remaining respons- remaining balance is, is your responsibility. Hm. Okay. The last question is, I will be... When, when is the enrollment period? 'Cause my insurance with, um, the marketplace will be ending, so when can I enroll if I decide to enroll in this insurance? Uh, let me check on that.

TRC... So, it looks like TRC Staffing had their last open enrollment period from September 23rd to October 16th, so I presume sometime around that time this year. Or next year, in 2025. Um, but if you wanted to be enrolled right now, uh, you'd honestly have to experience a qualified life event, which may be considered as marriage or divorce, birth or adoption of a child, or involuntary loss of coverage. However, you stated you're coverage... you're losing coverage, correct? Yes. Okay. Um, so I do know that once that happens, you can use that as a qualified life event to get enrolled in the benefits offered through TRC Staffing. It would just have to be within the 30 days from when the QLE happened. From when I lose coverage? Correct. And then I just fill out this, this, um, form and send it into you all? Like, where does this form go? Um, what, is it an enrollment form or is it a QLE submission form? Mm-hmm. What is it? It says enrollment form. Um, yeah. So, what happened for... Um, I mean, I can email you the QLE submission form right now, because we would need documentation proving that your coverage was lost, and then we can have our back office investigate. And then once I've received word back from my back office, I can give you a call back, letting you know their response. I'm sorry, what's happening? What did you say? I stated in order to be enrolled, you would have to submit documentation proving that you did experience a qualified life event. So, I would be emailing you a QLE submission form email, where you would provide documentation proving that the QLE did happen, and then once that information is received by me, I can give it to my back office, have them investigate. And then once I receive word back from my back office, I can give you a call back, letting you know their response. So, that's how the QLE submission would work. All right. So, you're saying I wouldn't do, do this particular benefits in a card application and send it in with my plan cut, being cut off? Enrollment form? Um, well, well, we would need information proving that you did experience a qualified life event. And then once the QLE was approved, then we can get you enrolled in the benefits, or you can submit that document to TRC Staffing or fax it over to us. Okay. So, once my insurance ends, I need to send you all over that my benefits have been, has, has ended, and then that way I can apply. Okay. Correct. Got it. Um... Uh, I don't have any other questions. Um, I guess I'm still n- I'm still getting clarification on the con- contribution of TRC, 'cause on here, it, it's clear that it says \$7.55 contributed to the amount that's listed on the form. So, basically it's saying \$7.55 is contributed to the \$7.95. Okay. Um, well, if you had any other questions regarding what TRC Staffing contributes to the MEC plan, I would honestly reach out to TRC Staffing specifically, to see what that difference is, entails. Because I mean, I honestly don't know. Um, all I do know is that you're paying \$7.95 a week for that MEC medical plan, while they contribute \$7.55. Now honestly, I really don't know, um, so I would reach out to TRC Staffing to ask them why, or whatnot. Okay. All right, thank you. You're welcome, Tamika. You have a great day, okay? You too. All right, 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 100 Card. This is Justin. How can I help you today?

Speaker speaker\_2: Hi, Justin. I was calling to see if someone can walk me through and explain the medical benefits that are offered.

Speaker speaker\_1: Yeah. Uh, what's the staffing agency you work for?

Speaker speaker\_2: PRC.

Speaker speaker\_1: And the last four of your Social?

Speaker speaker\_2: You need the last four of my Social?

Speaker speaker\_1: Correct, to pull your file for you.

Speaker speaker\_2: 5757.

Speaker speaker\_1: And what was your first and last name?

Speaker speaker\_2: Tamika Moon.

Speaker speaker\_1: Okay. And for security purposes, could you verify the home address, including city, state and zip code, Tamika?

Speaker speaker\_2: 2727 Mountain Crest, Columbus, Ohio 43232.

Speaker speaker\_1: And confirm your date of birth.

Speaker speaker\_2: November 2, '78.

Speaker speaker\_1: And a good telephone number has a 614-354-9329.

Speaker speaker\_2: Correct.

Speaker speaker\_1: And the email I have is treynolds.moon@gmail.

Speaker speaker\_2: You have what?

Speaker speaker\_1: The email I have is treynolds.moo, as in Oscar, @gmail? Correct.

Speaker speaker\_2: It should be.moon.

Speaker speaker\_1: Moon, okay. Let's see here. So with PRC Staffing, let's see. I do know that, do know that they offer three or four medical plans. Um, one of the medical plans is the Stay Healthy MEC-TeleRX. Now that one just covers preventative healthcare services only. So like physicals, diabetes screenings, vaccinations, pretty much things that generally make you stay healthy, um, at \$7.95 a week. Then they offer two other medical plans, the VIP plans. Now those actually cover your hospitals, doctors and medications. However, the major difference between the Standard and the Plus is that the insurance carrier just pays more to cover things. Um, prime example, say, say for example, you have to go to the hospital. Under the VIP Standard, the insurance carrier will pay out \$500 a day, while under the Plus they pay out \$1,000 a day. So, like I said, the only major difference is how much the carrier pays out. But those range from \$17.73 to \$31.71. And then the last medical plan is the MEC Enhanced, which is like a combination of both preventative plus hospital, doctor and medication coverage at \$36.23 for employee only.

Speaker speaker\_2: You said MEC? I don't see that on here. Hold on.

Speaker speaker\_1: Yeah.

Speaker speaker\_2: Where's that at?

Speaker speaker\_1: The MEC Enhanced should be on page five of the benefit guide.

Speaker speaker\_2: Mm, give me one second. Page five.

Speaker speaker\_1: Page three or page five, it should say "plan benefit summaries."

Speaker speaker\_2: Hmm. Let me see. No, I don't think, yeah, I don't have that one. I only have VIP Standard, VIP Plus and then the Stay Healthy MEC-TeleRX, TeleRX.

Speaker speaker\_1: Okay, let me email you this.

Speaker speaker\_2: Look, if you can go ahead and explain the last one, I'll write it down.

Speaker speaker\_1: Yeah. Um, so I'll... So yeah, so that one, the MEC Enhanced is just a combination of both preventative plus hospital and doctor and medication coverage. Um, so it's pretty much like, uh, the M- the regular Stay Healthy MEC combined with, uh, VIP Standard or VIP Plus. Um, but that one's \$36.23.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Yes.

Speaker speaker\_2: So the MEC is a combination of the VIP and VIP Plus? I mean, VIP Standard-

Speaker speaker\_1: Um.

Speaker speaker\_2: ... and VIP Plus?

Speaker speaker\_1: No, ma'am. So the MEC Enhanced is a combination of the, the, is, is a combination of the MEC, the standalone MEC, with one of the VIP plans. 'Cause you have your preventative-

Speaker speaker\_2: Oh.

Speaker speaker\_1: ... healthcare services plus your hospital, doctor and medication coverage.

Speaker speaker\_2: Okay. Okay. And so, I guess what I'm really trying to understand is... Okay, so TRC will cover... I, I can't remember where I read it at in here, but I read it somewhere in here, TRC will cover \$7.55 of the Stay Healthy plan?

Speaker speaker\_1: Correct. Yes, ma'am.

Speaker speaker\_2: Okay. And so if I chose the VIP, let's just say if I chose the VIP Plus, which is inclusive of ACA compliant standards, am I paying the whole \$31.71 or does TRC still pay in \$7.55 of, of that plan since it's inclusive of the Stay Healthy MEC-TeleRX? Does that make sense?

Speaker speaker\_1: Um, yeah. So, uh, I believe it's only, um, TRC Staffing only contributes to the MEC-TeleRX plan only. Uh, well, um, looking at the benefit guide, bear with me one second. Plan may be chosen... No, this is just letting you know that it can be chosen with, uh, with a VIP plan of your choice. So the, so that you'll still have the con- client contribution with the Stay Healthy MEC, uh, TeleRX medical plan. Um, but with the VIP plan, that one, it doesn't have a client contribution, so you'll still be paying for that full price. Um, but the MEC is the one with the client contribution only, the \$7.55.

Speaker speaker\_2: Uh.Okay. So the VIP Plus, which already has the preventative plan, the ACA compliant plan built into it, you're saying I would be paying the full \$31.00 and TRC would not pay the, the compliant part, which is this? 'Cause what I... How I break this down is the tele... What is it called? The tele... Hold on, let me get the right term. The Stay Healthy MEC. How I break that down is that the VIP Plus, the MEC is... The Stay Healthy is already built into that, to that plan. Or am I understanding this incorrectly?

Speaker speaker\_1: That's incorrect. Uh, the VIP Plus only covers hospitals, doctors and medications. It doesn't cover any preventative healthcare services.

Speaker speaker\_2: Oh, I see. Okay, so it does not cover. Okay. So at e- either rate, if I went VIP or VIP Plus, I would need to still get the ME- Stay Healthy MEC for my preventative, um, procedures.

Speaker speaker\_1: Services.

Speaker speaker\_2: To be covered. Services to be covered. Okay. So, if I went with the VIP standard, I would be paying \$17.00 weekly and then TRC will pay the \$7.55, but I will still need to mark it as something that I want as my plan in order for it to be... In order for me to get it. Is that what I understand?

Speaker speaker\_1: Uh, no, ma'am. So, what, what happens is... So the... So TRC Staffing, they'll automatically contribute the \$7.55, uh, to the Stay Healthy MEC regardless if you have it just by itself or if you just... If you have it with, combined with other medical plans. They'll still-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... provide that regardless. Um, so say, for example, you just wanted the Stay Healthy MEC TeleRx only, um, they would provide that \$7.55 week to that plan and you would still be paying only \$7.95 a week for, for that plan.

Speaker speaker\_2: Wait, so are you saying the plan is actually more than \$7.95?

Speaker speaker\_1: No. No, ma'am. What I'm saying is that TRC Staffing, they'll contribute.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: They'll... They're paying \$7.55 a week for, for that plan for them.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Because they're contributing to that plan. You're paying \$7.95 a week for it. That comes out of your paycheck. So-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... with that... So you're only paying \$7.95 for the MEC medical plan regardless, because they're contributing that extra \$7.55 a week to that plan just for you to have it.

Speaker speaker\_2: Right. So I guess essentially what I'm saying, that plan is actually more than \$7.95, 'cause when I look at it and it says \$7.95 and if they're paying \$7.55, to me that... I will only pay a couple cents difference. But you're saying the plan has to be more if I still have to pay \$7.95. Does that make sense?

Speaker speaker\_1: Um, no, ma'am. I'm kinda confused on right now. I'm, I'm actually confused now.

Speaker speaker\_2: Okay. So, what I'm looking at, it says the employee pays \$7.95, right?

Speaker speaker\_1: Correct.

Speaker speaker\_2: But in, in the same sentence above, it says PRC contributes \$7.55. So I guess the qu- my question is, are they contrab- contributing \$7.55 towards the \$7.95? 'Cause then that covers m- majority of that plan-

Speaker speaker\_1: Oh.

Speaker speaker\_2: ... which only leaves me a couple cents to pay.

Speaker speaker\_1: No, ma'am. So they're contributing their own \$7.55 while you contribute the \$7.95 for the plan.

Speaker speaker\_2: So essentially the plan is more than \$7.95. Okay. Um, so how do I find out what my co-payments are to my doctor's offices? Where is that listed at if I went with the VIP standard?

Speaker speaker\_1: Uh, let's see here. Let's see here. Do you mind if I place you on a brief hold for a second?

Speaker speaker\_2: Sure.

Speaker speaker\_1: Hello, are you still there?

Speaker speaker\_2: I'm here.

Speaker speaker\_1: Awesome. Thank you so much for holding. So, after discussing that with my team lead, looking at the benefit guide, if you look at page one, or the second page in it, below where it says the p- "This page intentionally left blank." It should be the next page after that. Under the VI- It says, "Highlights of the VIP benefit and service," so it looks like there's no medical deductibles, um, or copays. Um, it looks like the insurance carrier pays a set dollar amount, and then whatever the remaining balance is would be your responsibility. So, I'm not seeing anything in the benefit guide regarding the copays, and I do apologize for giving you



the wrong information earlier.

Speaker speaker\_2: Okay. What, what page am I looking at? You said page...

Speaker speaker\_1: Let's see, it should say

Speaker speaker\_2: Is it 34?

Speaker speaker\_1: Um, I'm trying... I'm trying to

Speaker speaker\_3: No.

Speaker speaker\_1: D- uh... All right, so you have the main page, which has the family on, on it, and then you have the second page, which it says, "This page left intentionally left blank."

Speaker speaker\_2: Yep.

Speaker speaker\_1: So that first page where all of that, and where it says benefits and a card at the top, and then it-

Speaker speaker\_2: Uh-huh.

Speaker speaker\_1: ... says highlights of the Stay Healthy MUC medical plan and highlights of the VIP benefit. Do you see it?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. Yeah, so under the highlights of the VIP benefit and services, it says no medical deductibles. Um, so I do know that, discussing this with my team lead, um, there shouldn't be... There wouldn't be any copays because APL pays the set dollar amount to cover that service, and then whatever the remaining res- remaining balance is would be your responsibility. So, I do know that there was... There's no copay until APL pays for that final service.

Speaker speaker\_2: So how do I m- Okay. So, is this... So, this... Uh, what I'm reading is it says, "This is not major medical coverage." Is this considered a health reimbur-reimbursement arrangement?

Speaker speaker\_1: No, ma'am. This is a hospital indemnity plan, so like I said, the insurance carrier pays a set dollar amount to cover things, as long as that, copays have been met. Um, but regarding the VIP plans, they don't have any copays, but with major medical plans, um, there has to be a deductible they have to reach before the insurance carrier pays their set percentage, like 80%, 70%, et cetera. Um, but with these, uh, the insurance carrier just pays the set, set dollar amount, and then whatever your, the remaining balance is, is your responsibility. It's our hospital indemnity plans.

Speaker speaker\_2: Hospital indemnity plan. So how will I know that? Like, so when I'm looking at this, it says the benefit... Let's just see... Let's just say on the next page, planned benefit summary, it says this is not major medical insurance. Physician office, \$50 a day, max four days. I don't really know what that means. Is that four days out the month that they're only gonna pay \$50?

Speaker speaker\_1: Uh-huh.

Speaker speaker\_2: Four days out the year?

Speaker speaker\_1: Meaning four, uh, four visits, so a max of four, four visits. So say-

Speaker speaker\_2: So four visits out of the year?

Speaker speaker\_1: Correct.

Speaker speaker\_2: If they'll pay \$50, and then whatever the difference, the hospital visit is, if I go see my physician, I'll pay the difference?

Speaker speaker\_1: Correct.

Speaker speaker\_2: So this isn't comprehensive medical, what you all offering?

Speaker speaker\_1: Um, it's hospital indemnity plans, yes.

Speaker speaker\_2: Explain hospital indemnity plans to me versus just regular insurance. Do you know that?

Speaker speaker\_1: Um, yeah. So like I said, hospital indemnity, the insurance carrier pays a set dollar amount, so whatever is in the benefit guide is what the insurance carrier will pay for those services, and then whatever the remaining balance is would be your responsibility. Versus major medical insurance, you have a deductible that you have to reach before the insurance carrier pays their set percentage, usually 80% or 70%, and then you're responsible for the remaining 20 or 30% balance on that. But with the hospital indemnity, they pay that set dollar amount. Whatever the remaining respons- remaining balance is, is your responsibility.

Speaker speaker\_2: Hm. Okay. The last question is, I will be... When, when is the enrollment period? 'Cause my insurance with, um, the marketplace will be ending, so when can I enroll if I decide to enroll in this insurance?

Speaker speaker\_1: Uh, let me check on that. TRC... So, it looks like TRC Staffing had their last open enrollment period from September 23rd to October 16th, so I presume sometime around that time this year. Or next year, in 2025. Um, but if you wanted to be enrolled right now, uh, you'd honestly have to experience a qualified life event, which may be considered as marriage or divorce, birth or adoption of a child, or involuntary loss of coverage. However, you stated you're coverage... you're losing coverage, correct?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. Um, so I do know that once that happens, you can use that as a qualified life event to get enrolled in the benefits offered through TRC Staffing. It would just have to be within the 30 days from when the QLE happened.

Speaker speaker\_2: From when I lose coverage?

Speaker speaker\_1: Correct.

Speaker speaker\_2: And then I just fill out this, this, um, form and send it into you all? Like, where does this form go?

Speaker speaker\_1: Um, what, is it an enrollment form or is it a QLE submission form?

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: What is it?

Speaker speaker\_2: It says enrollment form.

Speaker speaker\_1: Um, yeah. So, what happened for... Um, I mean, I can email you the QLE submission form right now, because we would need documentation proving that your coverage was lost, and then we can have our back office investigate. And then once I've received word back from my back office, I can give you a call back, letting you know their response.

Speaker speaker\_2: I'm sorry, what's happening? What did you say?

Speaker speaker\_1: I stated in order to be enrolled, you would have to submit documentation proving that you did experience a qualified life event. So, I would be emailing you a QLE submission form email, where you would provide documentation proving that the QLE did happen, and then once that information is received by me, I can give it to my back office, have them investigate. And then once I receive word back from my back office, I can give you a call back, letting you know their response. So, that's how the QLE submission would work.

Speaker speaker\_2: All right. So, you're saying I wouldn't do, do this particular benefits in a card application and send it in with my plan cut, being cut off? Enrollment form?

Speaker speaker\_1: Um, well, well, we would need information proving that you did experience a qualified life event. And then once the QLE was approved, then we can get you enrolled in the benefits, or you can submit that document to TRC Staffing or fax it over to us.

Speaker speaker\_2: Okay. So, once my insurance ends, I need to send you all over that my benefits have been, has, has ended, and then that way I can apply. Okay.

Speaker speaker\_1: Correct.

Speaker speaker\_2: Got it. Um... Uh, I don't have any other questions. Um, I guess I'm still n- I'm still getting clarification on the con- contribution of TRC, 'cause on here, it, it's clear that it says \$7.55 contributed to the amount that's listed on the form. So, basically it's saying \$7.55 is contributed to the \$7.95.

Speaker speaker\_1: Okay. Um, well, if you had any other questions regarding what TRC Staffing contributes to the MEC plan, I would honestly reach out to TRC Staffing specifically, to see what that difference is, entails. Because I mean, I honestly don't know. Um, all I do know is that you're paying \$7.95 a week for that MEC medical plan, while they contribute \$7.55. Now honestly, I really don't know, um, so I would reach out to TRC Staffing to ask them why, or whatnot.

Speaker speaker\_2: Okay. All right, thank you.

Speaker speaker\_1: You're welcome, Tamika. You have a great day, okay?

Speaker speaker\_2: You too.

Speaker speaker\_1: All right, bye-bye.