

Transcript: Pearl

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. Who the hell is speaking with? Hi, Pearl. My name is Nora Echevarria. How can I assist you, Ms. Echevarria? Um, I had called yesterday because I was asking about the policy and stuff, and I wanted to enroll. Okay. What's the name of the staffing agency you work for? Uh, Partners Personnel. Okay, and the last four digits of your Social? 6348. All righty. And if you can verify your address and date of birth for me? Uh, 418 1/2 Forest Avenue, Chula Vista, California. And my birthdate is August 17, 1966. All righty. And I have your phone number as 619-864-2378? Correct. And I have your email address as noritazone@yahoo.com? Correct. All righty. And do you know which one is enrolling today? Uh, they had, uh, like... I think it was the MVP. Okay, the MVP plan? Bear with me one moment. It was like, um, 507 something a month. Okay. All righty, and... Okay, so for that plan, I do have to put in a request to make sure that you qualify. Our main office will reach out to your staffing agency and make sure you qualify for that plan. Once they let me know, it usually takes about 24 to 48 hours. Once they let me know if you're eligible or not, I'll give you a call back and give you the details whether you're... If you're enrolled, I'll let you know the effective date. And, um, your staffing agency will be able to tell you how the deductions are gonna work. And then if you're not eligible for that plan, I'll also give you a call back and let you know that. And then we can just go from there if there's any other plans you wanted to do instead. Okay. I mean, why... Um, is there, like, just other basics or c-... I mean, I, I like that one, but I don't know how everything works, so. So with that plan, you do have to meet the deductible before, um, these services are covered at 100%. As to where the other plans, their weekly deductions, um, but there's no co-pays and deductibles. It just covers at a set dollar amount. So for example, if you were to do VIP Standard, um, and you were to ha-... say, go to the hospital emergency room, it covers \$50 a day for two days. The VIP+ covers \$100 a day for two visits a year, and then Hm. ... covers \$150 a day for two days a year. So that's the... That's those plans that are weekly deductions, to where the MVP, it's a monthly deduction, but you have to meet the deductible before it's covered, your services are covered. Oh, okay. And 'cause I know, uh, with Partners Personnel, the... How it's a temp agency, and say, for instance, I... 'Cause I know the deductible was like \$6,900 or something like that. Mm-hmm. And, um, so say for instance, just to, you know, just as an example. Okay, say I get that one. And, um, if I have to pay the deductible or whatever, um, but say two, three months... and I pay the 507 a month. But say three months from now, the job decides to hire me on and then they have their own insurance, um, now, I'm no longer with Per- Partners Personnel. That's just a kind of ballpark, because I, I'm thinking that maybe in three, four months they might hire me on or however. I don't know how, you know. Well, my other job, it was longer than that. I stayed on longer than rolling over. But so then I lose the insurance with

Partners Personnel and I lose the deductible and what a-... You know, how does that work? Can I continue paying the monthly even though I'm not under them, I'm under another company, or... Hm. So normally, with the other plans, you would be able to make four consecutive payments to keep your coverage active and then you would roll over to COBRA, a department called COBRA. Let me see how that works with the VIP plan, I'm sorry, the MVP plan, since it's monthly deductions. Mm-hmm. Bear with me one moment. I'm placing a brief hold. Okay. Thank you so much for holding, Mrs. Javariea. Uh-huh. So at the moment, since with the MVP plan, we don't take the direct payments or then we don't do the enrollments in my department. Um, what I'm gonna have to do is when I send over your request to enroll in that, uh, plan, I'll go ahead and ask that department, um, as well how that works, and then once they respond to me with a yes or no you're en- gonna be enrolled, um, I'll give you the information as I'm given- as it's given to me. Okay. And, yeah, 'cause I- I'm like thinking time wi- wise because by the time I enroll and then I have to wait, what, 60 days or 90 days or something that as a temp, the company has an option to hire you on or leave you as a temp. Mm-hmm. But I'm just trying to figure out is it worth it to getting onto the MVP and in two, three months down after the enrollment period, you know, or the time lapse, I'm only gonna be on it for a month before I get rolled over, so would it be better to say to just get the other one? And is the other one, the one that you pay weekly, is that, um, take as long, like, two months to roll over as well? Or to, um- Well- ... restart? Okay, so no. The- with the other plans that I was sh- telling you about, the VIP plans, those start within one to two weeks, just depending on how fast the a- the agency starts your deduction. Oh, okay. And is- Did you get a copy of the benefit guide? Yes. I have that. I printed it out at home, but I didn't bring it with me. Um. Okay. But for the \$500 that say for the MVP, do they take it out in one lump sum or do they break it down weekly or how's that? That I'm not sure. You would have to ask your staff and then you'd see exactly how that works. Okay. So that would take, um, for the MVP, that usually takes couple of weeks maybe you think or? Correct. Okay. Um, I believe it starts the following month, so, um, I believe it's- it would start, if you're approved, I believe it would start December 1st. Um, let me see if I can confirm that real quick. One moment. I'm just trying to see what is best, you know, when I'm a temp, and then if later on the company decides to hire me on, I'm no longer gonna be with Partners Personnel, and so I'll lose that, the benefits with them, and then I have to start over somewhere else, and I don't wanna have to pay too much money into it and realize, oh, I no longer have that. Now, I gotta go enroll in something else, so I'm like, okay, it's kind of hard to decide when you're- and then you gotta hurry up because the enrollment is only during these months. Yeah, definitely. I definitely understand that. Give me one moment. Let's see, um... Hmm. I don't see how long it takes to actually become active. Um, hmm. Let's see. Yeah, it's a little different with the temp agencies 'cause, you know, you don't know what job you're gonna get hired onto if they decide to hire you or they just keep you as a temp, and then you get into, you know, you have to wait two months just to get activated and then to find out in a couple more months, oh, the company decides to hire you on. Now, you're in limbo between two insurances and if you whatever, you have to pay a deductible upfront, it's just-Yeah. Kind of a- Um, I don't see... I don't see any specific time frames, um, but that's also something I can ask when I submit your request, um, and then like I said, it takes about 24 to 48 hours and then I'll be able to give you all that information together. Okay. And, yeah, and maybe also ask if even though if I'm no longer with the agency because now the company hired me on, if I can continue to pay, you know, the insurance on

my own. I mean, it's just... It's kind of, it's like a catch-22, you're stuck in the middle 'cause you- Yep. Just, you know, it's just kind of weird. And then the other one where you pay weekly, that's just like for medical and doctor's visits, right? Well, you can add dental, vision, short-term disability, life insurance, those are all separate plans, so you can add all those on together, um, if you're wanting. Yeah. But the, the other one that is like, um, what was it? The MEC something? Oh, yeah, um- Where they... The one where they take out, like, say, you get the one employee just for me by myself it's like 40 something a week, \$43 a- The, I think the... Yeah, the MEC Enhanced. Yeah. So is that in addition to the plan or is that just by itself? That's its own plan. It's, um, uh, Medical and Preventive Health in One. That one has copays, but once you pay the copay, the remainder of the bill is covered by the insurance carrier. Okay, and then that one, um, is just for doctor visits or outpatient or what? What's the difference? That has primary care visits, specialty care visits, urgent care visits, has prescription coverage, um, it has out- some hospital emergency rooms c- um, coverage, emergency dental work, hospital admission. It has some coverage for those, um, but they're all certain dollar amounts as far as hospital rooms, um, emergency- Yeah. ... dental work, those kind of things. Yeah, 'cause I was looking at that one and it just, like, you just pay weekly and if y- you happen to go to the doctor then you pay the, or the ER or whatever, then you just pay the whatever deductible or, or copay is, right? Well, not for emergency room- Mm-hmm. ... visits. With emergency room, um, visits, they give... They cover \$250 and then you're responsible for the remainder. But, for example, if you were going to an urgent care, you pay a \$60 copay and the insurance carrier covers the rest. Okay. Okay. And say like, um, 'cause I know I had... I've b- I went to the doctor and they were saying, "Oh, well, I have issues. I have gallstones." And so like, okay, well, you know, they said, "Eventually you're gonna need to get your gallbladder removed." But until I reach that point, um, I don't know which plan to use. Mm. Yeah. Um, 'cause yeah, the, the plan, like the MEC Enhanced, it covers surgery in a hospital, but it covers only \$500 a day for one day, so. Yeah. And then you pay the whatever the... And that... Does that plan have deductibles? Or do you just pay the- Um, no, it doesn't have deductibles, just the copays. Okay. And that's, um, and that's the one... 'Cause it only has one price, right, for employees, the \$43? Um, well, the MEC Enhanced you can do just employee for 43.76, employee plus spouse for 74.07, um, employee plus children for 71.46, or for the whole family, 101.71. Well, and would you pay for me? So yeah, it would just be the 43.76 a week. Okay. Um... Okay, and how long does... If I get that one, how long does that take to sign up? It takes a... Um, I would be able to enroll you today. We wouldn't have to request anything, um, in another department, I'll be able to enroll you today and it takes one to two weeks for the 782 to start deductions. Once we receive- Okay. ... the first deduction, you become active the next Monday. Okay, and then do they send me a card or something? You'll get a preventative health card in the mail and then your medical will go to your email. Okay. Can I do that one then? Of course. So we're going to go ahead with the MEC Enhanced. And did you want to do anything else like dental, um, vision, short-term disability- Uh, the- ... anything like that? I think it was the, uh, vision and the life AD&D.; What does that cover, the AD&D;? The life insurance? They, they do have a plan that's term life, the life insurance, but AD&D;, that's included in the MEC plan that you, you already signed up for and it covers... For employee or spouse it covers up to 15,000 and then for children it covers up to 7,500. Okay. Okay, we'll take those... I'll take those two as well. Okay. So, um, well, that plan is included in your MEC Enhanced, so you don't have to add that

one on. Oh, okay. So it'll just be your MEC Enhanced and your vision. Okay. Okay, so your weekly deductions are going to be \$45.91. Okay. Okay. And then that'll like- And then that'll start- Yep, in one to two weeks the deductions will start. After you see the first deduction, um, and we receive it, the following Monday you become active and then your vision and preventative health card will be sent to your residence and your medical will go to your email. Um, both plans are under an, uh, regulation from the IRS called Section 125, which means if it is not company open enrollment or you have a qualified life event occur, you can't change or cancel these plans. Okay, so if, if I get that and then I'm no longer with the agency and I roll over to, um, like, the company, what happens now if I'm stuck in the middle? So if you get hired on as a, as a permanent- Uh-huh. ... you can choose... You can choose to either make four direct payments with us to keep your coverage and from th- on week five you'll get a notice from a department called COBRA and they'll offer to keep your coverage through them. Okay. Or, or you... Since there's nowhere there- they can deduct the money from because you're now on the, with the agen- with the company, it'll essentially cancel itself out. Okay. And then I'll see what they offer, if they offer COBRA too or whatever. Mm-hmm. And maybe they can just transfer. We'll figure something. So I'm just trying to figure out how, what's the best for me, you know, too. Yeah, no worries. 'Cause if I stay here, I just started with using Partners Personnel but then I spoke to, you know, talking to the people there at the, where I'm working and they're looking to temp, to hire. So I, I don't know how many months or how many hours I have to work if it's 700 hours, which is probably four or five months. That way I know, okay, how am I gonna switch for one to the other and still be covered? You know? So. Yep, definitely. I just wanna... Okay. So I'll do that one for now and then, um, so th- the network, who... Is that where they're gonna send me an email? Who doc- which doctors or specialty doctors to see? So once you receive your card, on the back of each card is a phone number that says find a provider and you'll be able to call there and get, they'll give you a list. There's also a website on the cards that you, if you'd l- rather see a web- a list, you can go to that website and find a list. Okay. Okay. All right. Well, thank you so much for your help. No problem. Thank you so much for calling. You have a great day. Thank you as well. Bye-bye.

Conversation Format

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

Speaker speaker_1: Good afternoon. Thank you for calling Benefits in a Card. My name is Pearl. Who the hell is speaking with?

Speaker speaker_2: Hi, Pearl. My name is Nora Echevarria.

Speaker speaker_1: How can I assist you, Ms. Echevarria?

Speaker speaker_2: Um, I had called yesterday because I was asking about the policy and stuff, and I wanted to enroll.

Speaker speaker_1: Okay. What's the name of the staffing agency you work for?

Speaker speaker_2: Uh, Partners Personnel.

Speaker speaker_1: Okay, and the last four digits of your Social?

Speaker speaker_2: 6348.

Speaker speaker_1: All righty. And if you can verify your address and date of birth for me?

Speaker speaker_2: Uh, 418 1/2 Forest Avenue, Chula Vista, California. And my birthdate is August 17, 1966.

Speaker speaker_1: All righty. And I have your phone number as 619-864-2378?

Speaker speaker_2: Correct.

Speaker speaker_1: And I have your email address as noritazone@yahoo.com?

Speaker speaker_2: Correct.

Speaker speaker_1: All righty. And do you know which one is enrolling today?

Speaker speaker_2: Uh, they had, uh, like... I think it was the MVP.

Speaker speaker_1: Okay, the MVP plan? Bear with me one moment.

Speaker speaker_2: It was like, um, 507 something a month.

Speaker speaker_1: Okay. All righty, and... Okay, so for that plan, I do have to put in a request to make sure that you qualify. Our main office will reach out to your staffing agency and make sure you qualify for that plan. Once they let me know, it usually takes about 24 to 48 hours. Once they let me know if you're eligible or not, I'll give you a call back and give you the details whether you're... If you're enrolled, I'll let you know the effective date. And, um, your staffing agency will be able to tell you how the deductions are gonna work. And then if you're not eligible for that plan, I'll also give you a call back and let you know that. And then we can just go from there if there's any other plans you wanted to do instead.

Speaker speaker_2: Okay. I mean, why... Um, is there, like, just other basics or c-... I mean, I, I like that one, but I don't know how everything works, so.

Speaker speaker_1: So with that plan, you do have to meet the deductible before, um, these services are covered at 100%. As to where the other plans, their weekly deductions, um, but there's no co-pays and deductibles. It just covers at a set dollar amount. So for example, if you were to do VIP Standard, um, and you were to ha-... say, go to the hospital emergency room, it covers \$50 a day for two days. The VIP+ covers \$100 a day for two visits a year, and then

Speaker speaker_3: Hm.

Speaker speaker_1: ... covers \$150 a day for two days a year. So that's the... That's those plans that are weekly deductions, to where the MVP, it's a monthly deduction, but you have to meet the deductible before it's covered, your services are covered.

Speaker speaker_2: Oh, okay. And 'cause I know, uh, with Partners Personnel, the... How it's a temp agency, and say, for instance, I... 'Cause I know the deductible was like \$6,900 or

something like that.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: And, um, so say for instance, just to, you know, just as an example. Okay, say I get that one. And, um, if I have to pay the deductible or whatever, um, but say two, three months... and I pay the 507 a month. But say three months from now, the job decides to hire me on and then they have their own insurance, um, now, I'm no longer with Per- Partners Personnel. That's just a kind of ballpark, because I, I'm thinking that maybe in three, four months they might hire me on or however. I don't know how, you know. Well, my other job, it was longer than that. I stayed on longer than rolling over. But so then I lose the insurance with Partners Personnel and I lose the deductible and what a-... You know, how does that work? Can I continue paying the monthly even though I'm not under them, I'm under another company, or...

Speaker speaker_1: Hm. So normally, with the other plans, you would be able to make four consecutive payments to keep your coverage active and then you would roll over to COBRA, a department called COBRA. Let me see how that works with the VIP plan, I'm sorry, the MVP plan, since it's monthly deductions.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Bear with me one moment. I'm placing a brief hold.

Speaker speaker_2: Okay.

Speaker speaker_4: Thank you so much for holding, Mrs. Javariea.

Speaker speaker_2: Uh-huh.

Speaker speaker_4: So at the moment, since with the MVP plan, we don't take the direct payments or then we don't do the enrollments in my department. Um, what I'm gonna have to do is when I send over your request to enroll in that, uh, plan, I'll go ahead and ask that department, um, as well how that works, and then once they respond to me with a yes or no you're en- gonna be enrolled, um, I'll give you the information as I'm given- as it's given to me.

Speaker speaker_2: Okay. And, yeah, 'cause I- I'm like thinking time wi- wise because by the time I enroll and then I have to wait, what, 60 days or 90 days or something that as a temp, the company has an option to hire you on or leave you as a temp.

Speaker speaker_4: Mm-hmm.

Speaker speaker_2: But I'm just trying to figure out is it worth it to getting onto the MVP and in two, three months down after the enrollment period, you know, or the time lapse, I'm only gonna be on it for a month before I get rolled over, so would it be better to say to just get the other one? And is the other one, the one that you pay weekly, is that, um, take as long, like, two months to roll over as well? Or to, um-

Speaker speaker_4: Well-

Speaker speaker_2: ... restart?

Speaker speaker_4: Okay, so no. The- with the other plans that I was sh- telling you about, the VIP plans, those start within one to two weeks, just depending on how fast the a- the agency starts your deduction.

Speaker speaker_2: Oh, okay. And is-

Speaker speaker_4: Did you get a copy of the benefit guide?

Speaker speaker_2: Yes. I have that. I printed it out at home, but I didn't bring it with me. Um.

Speaker speaker_4: Okay.

Speaker speaker_2: But for the \$500 that say for the MVP, do they take it out in one lump sum or do they break it down weekly or how's that?

Speaker speaker_4: That I'm not sure. You would have to ask your staff and then you'd see exactly how that works.

Speaker speaker_2: Okay. So that would take, um, for the MVP, that usually takes couple of weeks maybe you think or?

Speaker speaker_4: Correct.

Speaker speaker_2: Okay.

Speaker speaker_4: Um, I believe it starts the following month, so, um, I believe it's- it would start, if you're approved, I believe it would start December 1st. Um, let me see if I can confirm that real quick. One moment.

Speaker speaker_2: I'm just trying to see what is best, you know, when I'm a temp, and then if later on the company decides to hire me on, I'm no longer gonna be with Partners Personnel, and so I'll lose that, the benefits with them, and then I have to start over somewhere else, and I don't wanna have to pay too much money into it and realize, oh, I no longer have that. Now, I gotta go enroll in something else, so I'm like, okay, it's kind of hard to decide when you're- and then you gotta hurry up because the enrollment is only during these months. Yeah, definitely. I definitely understand that. Give me one moment. Let's see, um... Hmm. I don't see how long it takes to actually become active. Um, hmm. Let's see. Yeah, it's a little different with the temp agencies 'cause, you know, you don't know what job you're gonna get hired onto if they decide to hire you or they just keep you as a temp, and then you get into, you know, you have to wait two months just to get activated and then to find out in a couple more months, oh, the company decides to hire you on. Now, you're in limbo between two insurances and if you whatever, you have to pay a deductible upfront, it's just-

Speaker speaker_1: Yeah.

Speaker speaker_2: Kind of a-

Speaker speaker_1: Um, I don't see... I don't see any specific time frames, um, but that's also something I can ask when I submit your request, um, and then like I said, it takes about 24 to 48 hours and then I'll be able to give you all that information together.

Speaker speaker_2: Okay. And, yeah, and maybe also ask if even though if I'm no longer with the agency because now the company hired me on, if I can continue to pay, you know, the insurance on my own. I mean, it's just... It's kind of, it's like a catch-22, you're stuck in the middle 'cause you-

Speaker speaker_1: Yep.

Speaker speaker_2: Just, you know, it's just kind of weird. And then the other one where you pay weekly, that's just like for medical and doctor's visits, right?

Speaker speaker_1: Well, you can add dental, vision, short-term disability, life insurance, those are all separate plans, so you can add all those on together, um, if you're wanting.

Speaker speaker_2: Yeah. But the, the other one that is like, um, what was it? The MEC something?

Speaker speaker_1: Oh, yeah, um-

Speaker speaker_2: Where they... The one where they take out, like, say, you get the one employee just for me by myself it's like 40 something a week, \$43 a-

Speaker speaker_1: The, I think the... Yeah, the MEC Enhanced.

Speaker speaker_2: Yeah. So is that in addition to the plan or is that just by itself?

Speaker speaker_1: That's its own plan. It's, um, uh, Medical and Preventive Health in One. That one has copays, but once you pay the copay, the remainder of the bill is covered by the insurance carrier.

Speaker speaker_2: Okay, and then that one, um, is just for doctor visits or outpatient or what? What's the difference?

Speaker speaker_1: That has primary care visits, specialty care visits, urgent care visits, has prescription coverage, um, it has out- some hospital emergency rooms c- um, coverage, emergency dental work, hospital admission. It has some coverage for those, um, but they're all certain dollar amounts as far as hospital rooms, um, emergency-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... dental work, those kind of things.

Speaker speaker_2: Yeah, 'cause I was looking at that one and it just, like, you just pay weekly and if y- you happen to go to the doctor then you pay the, or the ER or whatever, then you just pay the whatever deductible or, or copay is, right?

Speaker speaker_1: Well, not for emergency room-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... visits. With emergency room, um, visits, they give... They cover \$250 and then you're responsible for the remainder. But, for example, if you were going to an urgent care, you pay a \$60 copay and the insurance carrier covers the rest.

Speaker speaker_2: Okay. Okay. And say like, um, 'cause I know I had... I've b- I went to the doctor and they were saying, "Oh, well, I have issues. I have gallstones." And so like, okay, well, you know, they said, "Eventually you're gonna need to get your gallbladder removed." But until I reach that point, um, I don't know which plan to use.

Speaker speaker_1: Mm. Yeah. Um, 'cause yeah, the, the plan, like the MEC Enhanced, it covers surgery in a hospital, but it covers only \$500 a day for one day, so.

Speaker speaker_2: Yeah. And then you pay the whatever the... And that... Does that plan have deductibles? Or do you just pay the-

Speaker speaker_1: Um, no, it doesn't have deductibles, just the copays.

Speaker speaker_2: Okay. And that's, um, and that's the one... 'Cause it only has one price, right, for employees, the \$43?

Speaker speaker_1: Um, well, the MEC Enhanced you can do just employee for 43.76, employee plus spouse for 74.07, um, employee plus children for 71.46, or for the whole family, 101.71.

Speaker speaker_2: Well, and would you pay for me?

Speaker speaker_1: So yeah, it would just be the 43.76 a week.

Speaker speaker_2: Okay. Um... Okay, and how long does... If I get that one, how long does that take to sign up?

Speaker speaker_1: It takes a... Um, I would be able to enroll you today. We wouldn't have to request anything, um, in another department, I'll be able to enroll you today and it takes one to two weeks for the 782 to start deductions. Once we receive-

Speaker speaker_2: Okay.

Speaker speaker_1: ... the first deduction, you become active the next Monday.

Speaker speaker_2: Okay, and then do they send me a card or something?

Speaker speaker_1: You'll get a preventative health card in the mail and then your medical will go to your email.

Speaker speaker_2: Okay. Can I do that one then?

Speaker speaker_1: Of course. So we're going to go ahead with the MEC Enhanced. And did you want to do anything else like dental, um, vision, short-term disability-

Speaker speaker_2: Uh, the-

Speaker speaker_1: ... anything like that?

Speaker speaker_2: I think it was the, uh, vision and the life AD&D.; What does that cover, the AD&D;? The life insurance?

Speaker speaker_1: They, they do have a plan that's term life, the life insurance, but AD&D;, that's included in the MEC plan that you, you already signed up for and it covers... For employee or spouse it covers up to 15,000 and then for children it covers up to 7,500.

Speaker speaker_2: Okay. Okay, we'll take those... I'll take those two as well.

Speaker speaker_1: Okay. So, um, well, that plan is included in your MEC Enhanced, so you don't have to add that one on.

Speaker speaker_2: Oh, okay.

Speaker speaker_1: So it'll just be your MEC Enhanced and your vision.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay, so your weekly deductions are going to be \$45.91.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay. And then that'll like-

Speaker speaker_2: And then that'll start-

Speaker speaker_1: Yep, in one to two weeks the deductions will start. After you see the first deduction, um, and we receive it, the following Monday you become active and then your vision and preventative health card will be sent to your residence and your medical will go to your email. Um, both plans are under an, uh, regulation from the IRS called Section 125, which means if it is not company open enrollment or you have a qualified life event occur, you can't change or cancel these plans.

Speaker speaker_2: Okay, so if, if I get that and then I'm no longer with the agency and I roll over to, um, like, the company, what happens now if I'm stuck in the middle?

Speaker speaker_1: So if you get hired on as a, as a permanent-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ... you can choose... You can choose to either make four direct payments with us to keep your coverage and from th- on week five you'll get a notice from a department called COBRA and they'll offer to keep your coverage through them.

Speaker speaker_2: Okay.

Speaker speaker_1: Or, or you... Since there's nowhere there- they can deduct the money from because you're now on the, with the agen- with the company, it'll essentially cancel itself out.

Speaker speaker_2: Okay. And then I'll see what they offer, if they offer COBRA too or whatever.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: And maybe they can just transfer. We'll figure something. So I'm just trying to figure out how, what's the best for me, you know, too.

Speaker speaker_1: Yeah, no worries.

Speaker speaker_2: 'Cause if I stay here, I just started with using Partners Personnel but then I spoke to, you know, talking to the people there at the, where I'm working and they're looking to temp, to hire. So I, I don't know how many months or how many hours I have to work if it's 700 hours, which is probably four or five months. That way I know, okay, how am I gonna switch for one to the other and still be covered? You know? So.

Speaker speaker_1: Yep, definitely.

Speaker speaker_2: I just wanna... Okay. So I'll do that one for now and then, um, so th- the network, who... Is that where they're gonna send me an email? Who doc- which doctors or specialty doctors to see?

Speaker speaker_1: So once you receive your card, on the back of each card is a phone number that says find a provider and you'll be able to call there and get, they'll give you a list. There's also a website on the cards that you, if you'd I- rather see a web- a list, you can go to that website and find a list.

Speaker speaker_2: Okay. Okay. All right. Well, thank you so much for your help.

Speaker speaker_1: No problem. Thank you so much for calling. You have a great day.

Speaker speaker_2: Thank you as well. Bye-bye.