

Transcript: VICTORIA

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Full Transcript

Thank you for calling Benefits on a Card. This is Victoria Huff. How can I help you? Hi. Um, this is Craig. I'm here to, um, talk about these, uh, um, benefit packages here. Okay. What's the name of the agency you work for? Uh, Lingo Staffing. You said Lingo? Yes. Okay. What type of questions do you have for me? Um, it's about how... Um, uh, oh, two things. Um, um, one is about how the, um, the plan benefits on, uh, page four of this, the document they gave me works. And the second is, um, a little, uh, assistance with this, the multiplan.com thing. Um, I, I went to the multiplan dot, dot com, selected the Multiplan Limited Benefit Plan on the, uh, on the thing, and then put in, um, Henrico, Hen- Henrico over here. So I'm having s- uh, some issue looking a- around. I mean, I can, I can see results, but, um, I'm trying to see if I can find my, uh, um, my local, my local practice, the one that's, that I've heard is currently covered on the plan I'm currently on. But I'm trying to see if it's gonna be covered on this plan, which is going to be coming into effect next month. Okay. Um, a couple things. When you go onto that website, what you choose under the MultiPlan network is gonna depend on the plan that you're interested in. So if you're interested in either the VIP Classic or the Classic Elite, that's where you would hit the Limited Benefit Plan. Um, if you're looking more towards like the Stay Healthy MEC, um, that would be the MultiPlan Preventative Services only. Right. Um, under the preventative service, I know from the last conversation I had that, that preventative service generally covers like s- uh, regular, um, regular doctor's visits. Though I am interested in either the VIP Classic or the Classic Elite, depending on, you know, just in case. Um, though I, I'm looking at the summary here. Mm-hmm. And, and I'm, I'm looking down at the, uh, additional insurance products, group hospital, indemnity with critical illness rider plus cancer. Mm-hmm. Uh, and, um, so I'm trying to understand what, um, the pers- the n- amounts per day, max, certain number of days, uh, refers to. That's what the insurance will pay for the different benefits. Okay. Um, so from my understanding here, the, for, for example, uh, a surgery in the physician office, um, it says \$250 per day for max two days. While for the Classic Elite, it's 125 days for one day. So I'm just making sure I got this, this right. Um, the, that means the insurance will cover 250 for t- only two days of visits, while the other one will only cover, um, 125 for one, for a single visit? Yes. That's correct. And, and what's the, um, critical illn- illness benefit rider, um, that's bolded near the bottom? Um, it looks like the only plan to actually comes with that is the VIP Classic. Um, let's see. So it looks like if you're just doing it for individual, you would get the benefit amount of 5,000. Yeah. Um, so does this 5,000 just cover, um... Is this... I mean, what's this, uh, critical illness benefit rider mean? So basically what I know about critical illness is that there's a s- you know, a list of-... illnesses that are covered under that. If you're diagnosed with one of those illnesses, you would get the benefit amount of \$5,000. Oh. So, based on a... Oh. Like, the benefits amounts payable is... So like heart attack, permanent stroke, organ failure, that sort of thing? Now, I know that's

specifically for our critical illness with cancer benefits policy. Now, I'm not sure if that's the same thing as what the critical illness benefit rider is. I don't know if those same type of, uh, illnesses are covered. You'll have to verify with the insurance company directly ultimately, because we're just your administrators. But what I know about the critical illness benefit is there's a set list of illnesses that you have to be diagnosed in order to get that benefit amount of \$5,000. Hmm. Okay. And then there- And like I said, the only one that... Out of all the medical plans we offer, it looks like the only plan that actually has the, uh, critical illness benefit rider is the VIP Classic. And then it looks like here, I see benefit amount, uh, payable hun- is a 100% for invasive cancer, heart attack, uh, permanent damage due to a stroke, major organ failure or end-stage renal failure. Uh, 25% for, not sure how to say this, so I'm just going to spell it C-A-R-C-I-N-O-M-A-N-S-T-U. Um, again, it's not included in the Elite Plan, just the VIP Classic. Okay. Um... Let's see. And I see up, uh, right above it, um, it says for, um, PharmaAvail prescription. Um, so that's like... It's like a discount for non, for prescription drugs? Yeah. So, uh, it, the Phar- the prescription carrier for the VIP Classic and the VIP Pro, or I'm sorry. Goodness gracious. The prescription carrier for the VIP Classic and the Classic Elite prescriptions are available through PharmaAvail. Now that is a copay. Depending on the medication, it'll be \$10, \$20 or \$30. Hmm. Okay. And then just some... Oh, right, this is also the preventative care thing. Um... Right. I'm, I'm, I'm trying to, uh, check if a certain, um, practice is covered under this one because I'm trying to, you know, as I said before, I'm trying to check if it's... Um, the, the last time I called, um, they actually told me, they directed me to go to the MultiPlan Limited Benefit Plan option over here. Yep, that applies to VIP Classic and the Classic Elite. All right. So you just search by name. So- It's going to take you to another page. You search by name. If it doesn't pop up, I don't believe it's a provider in the network. Now, you can also call that provider to verify if they're in the MultiPlan network or not. Um, or it might be easier just to call MultiPlan directly and see if they can verify that for you. But to my knowledge, if it does not pop up on their website then it would not be a, uh, provider. Hmm. And just checking, for... If you're, if you're looking for like a regular doctor's visit, that t- that type of office you do, you're supposed to put in like a family practice? I- Like a different option other than- I, I guess, I guess. Mm-hmm. You could use that. That would be my guess. Um, like I said, it might be just easier for you to call MultiPlan and they can search it for you. We're just your administrators, so I am not too familiar with how this website works and how everything is labeled. But I would assume it would either be, um, like you said, family practice or maybe internal medicine. Have you tried that? Hmm. Okay. Is it just like a primary care doctor that you're seeing? Yes. I'm looking for a, a primary care, primary care, like specifically Commonwealth Primary Care. Yeah, I would say try the family practice option if nothing pops up, maybe try internal medicine. Yes, I'm trying to... Hmm. I'm seeing a bunch of doctor names but even though it's in a... I'm, I'm looking at like the, the addresses here but, um, the place was an address that's on like a certain road but I'm not seeing that road on here or the name of the practice that the, that the, uh, doctor belongs to so, I'm gonna... Yeah, like I said, I, I always just refer people to call MultiPlan because I know this web- website can be hard to understand and I don't have too much knowledge of it myself. So it... If... I would just call MultiPlan and see if they can find it for you. Hmm. If it's not showing up then, um, like I said, it's a strong indicator that they're not in the network. Okay. Hmm. I do see something that might be it, um, just now. And you said this only applies to... If you pick one of the, um, VIP Classic and Classic Elite? Yeah. When you- Does it matter which one for a specific one? Is

it... Hmm? No. Not, not to my knowledge. So when you first go on to MultiPlan and you hit the Find the Provider, um, and then it pulls you to the next page that says Choose a Network and it gives you all those different options under the MultiPlan network, the MultiPlan Limited Benefit Plan, that's the VIP Classic and the Classic Elite. If you're leaning more towards the Stay Healthy MEC Enhanced then it would be the MultiPlan Preventative Services Only. What was that last word you said? So for the Stay Healthy MEC, the option you would want to choose is MultiPlan Preventative Services Only. MultiPlan Preventative Services Only. Okay. Yeah, practice... And from... I heard the last time I saw, in fact, you can't give out any sort of recommendation, correct? Yeah. No. Unfortunately we're not able to do that 'cause basically... And the reason why is because our job specifically is just to enroll you into the benefits. Um, we don't have specific, you know, coverage detailed information to where we can make those suggestions based on what you're looking for. We literally just have the information that you have on the benefits guide- All right. ... when it comes to the, to the plans. All right. Part of the reason I called is because, um, on what lingo, uh, staffing gave me, um, their onboarding document only has a, a side- Okay. ... and nothing... It doesn't really show anything about, um, additional benefits. Yeah. Um, so, um, they recommended that I call you guys again, um, to navigate that in more detail. Yeah, and we can definitely go over the benefits guide, um, and, you know, kind of explain the information that you see on the benefits guide. Now if it's something we can't answer, that's not a problem. We can always try and direct you to the carrier so that you can get the, the questions answered. So we can all... It, it... We're pretty much like the s- the, the middleman, if you will. So if it's not something we can answer, we can definitely tell you where to go to get that answer. Hmm. Okay. And if I, uh, settle on a, on a plan today, how long will it take for me to get the card? Um, so enrollment takes about one to two weeks, uh, to be processed through your payroll, so you may not see your first payroll deduction until two weeks from now. Once you do see it being deducted from your check, the coverage will start the following Monday. And then once the coverage is actually active, ID cards are made and sent to you within seven, uh, to 10 business days. Now I will also say the majority of the ID cards are mailed to you, um, but the ID cards for the VIP Classic and the Classic Elite are typically emailed from the, uh, insurance provider. Emailed? Mm-hmm. So immediately after it's processed? Not after the enrollment's processed. It would-- it wouldn't-- y- you wouldn't get that ID card until the coverage is active, which again, like I said, it can take up to two weeks after you enroll before you see that first deduction. But once you do see it being deducted from your check, coverage will start the following Monday. And, and, and if I get the, um, one of those, the two, um, coverage options, um, I'll also, I'll get an email probably with card information on it to be used? If you go with the VIP Classic or the Classic Elite for your medical, yes, the ID card will be emailed to you once the coverage is active. Might take about 24 to 48 business hours. I'm not sure how long that will take, but it will be emailed to you from the insurance carrier, American Public Life. You said delivered? No, it, it, it is emailed to you. Emailed, right. Well, there, so there's... Is there no, is there no card for the, for the VIP or Classic Elite or am I also- There is. ... getting a card? Yes. There is- Okay. ... an ID card. It's just emailed to you digitally. It's a digital card. The... Oh, okay. Um, it's a digital card, so I just have to save that then? Yep. Mm-hmm. Okay, then. In that case, about the, uh, additional benefits options here, um, I already have a dental insurance from the marketplace. Um, so I guess not that, but there's also vision. Now, I, I don't think I need that right now, but what does, uh, what goes under Short Term Disability and 24 Hour Group

Accident? So the Short Term Disability is basically if you're just temporarily disabled and unable to work, it helps provide an income while you're out of work. Um, it looks like you can get the benefit period for two years, which the benefit amount would be \$650 a month. That's how much you would get. Um, there is an elimination period. I'm not too sure exactly what that means specifically, but the elimination period is seven days. Um, so you might wanna verify that with the insurance carrier what exactly that means. Um, but yeah, so this is just in case you're temporarily disabled, unable to work, it helps provide an income for you. Um, the 24 Hour Group Accident policy, most of the coverage that you get with this you would get under the VIP Classic or the Classic Elite. So if you do happen to get this as well, it would just be in addition to the coverage you'd get under the VIP Classic or the Classic Elite. It just helps pay a set dollar amount towards the emergency room, uh, things like hospital confinement, intensive care unit, your ambulance, medical imaging. It does have the accidental death and dismemberment, uh, benefit. Uh, it looks like there's coverage for emergency dental work, uh, and physician office visits as well. Oh, okay. Mm-hmm. Um, and then just the Critical Illness thing, that sounds similar to what was covered about in the, um, Critical Illness benefit rider. So this is like extra for that one too? Yeah. So if you get the VIP Classic, it gets the Critical Illness benefit rider. Um, I'm not sure if that is the exact same thing as this Critical Illness, um, with Canastar Benefits policy because it's... they're two separate policies. So in my mind, I would believe it would be if you got the VIP Classic and the Critical Illness, I believe it would be in addition to. Um, you would just wanna verify with the insurance carrier, of course, in case there's any differences between them, because one is a rider and the other one is an actual policy. The one that's the rider comes with the VIP Classic. The one that you see here on the additional benefits options is a policy by itself. Um, and like I said, what I know about Critical Illness is, you know, it's a, it's a list of illnesses like what you see here, heart attack, stroke, major organ failure, you know, all those. If you're diagnosed with, eh, you know, one of those, you get the benefit amount of \$5,000. Okay. Um, let's see. And as I recall, I can only choose VIP Classic or Classic Elite, um-Yeah, so- So that means if I... Mm-hmm? Oh, keep going? Sorry about that. So you can do like the Stay Healthy MEC with the VIP Classic or you can do the Stay Healthy MEC with the Classic Elite. The only two plans you cannot combine is the VIP Classic and the Classic Elite. So you can get Stay Healthy with one of those, you just can't get the VIP Classic and the Classic Elite at the same time. Okay. And it seems like both have... Both si- both the plans, um, have benefits and drawbacks. For example, um, the, the VIP Classic has the, um, the critical illness benefit rider while the Classic Elite has the, um, preventative, the in-patient surgery, minor diagnostic or that sort of thing- Mm-hmm. ... in addition. Mm-hmm. And since, and since I can only pick between one or the other, I have to pick between which, which ones I want. Right. Okay. Let's see. Besides the, uh, besides the, um, additional benefits along with these three over here, um, is there anything else that's important here that I should probably know before I make a decision? I'm sorry, what was that? Um, since I just, I just looked around the MultiPlan thing and it seems like my, uh, doctor is on both the, um, Stay Healthy and the Limited Benefit Plan. So I think as long as I have that, I'm good for that, but of course, um, I still want the, uh... Oh, wait, I just remembered. For special, what does, what does specialized care go under? Like a, say a urologist or a... well, a sleep, a sleep study, one of those? What is, what is the specific I have no idea. ... I look under? Yeah, that's- Oh. ... that's the part where it's a little bit too detailed for me. That's where you might have to call MultiPlan and they could tell you for sure because they are the

network. Um, I, I don't know ho- I honestly don't know how that would be labeled or how to search for that. Yeah, I'm not sure how to... I'm, even on MultiPlan, I'm not really sure how to look for that. Um- Do you need their phone number? I think we'll get the website here. Uh, yes. Okay. Uh, give me one second. Yeah, that's why I always just push for people to actually call them instead of trying to figure out the website, um, 'cause it is super confusing. Let's see here. Right. I was just, I was just at, uh, one of those earlier this year under my current plan that I just got shifted out of, so... Oh, okay. Just- Sorry, my computer's freezing while I'm trying to look this up too, so. Oh, don't worry, I've been there. Um, okay. So their phone number is, uh, 800-457-1403. So it's like... Uh, what was the last four again? Uh, 1403. 14... So it's like 1-1-800-457-1403, just got that right? Yep. Um, do you by any chance know what their hours? Um, I don't offhand but let me see if I can look it up. I wanna say it's 8:00 AM to 8:00 PM. I could be wrong about that though. Oh, same as, same as this number? Yeah. I see that in our information but I, the reason why I say I'm not too sure about that is I don't know when the last time that was updated and I don't see anything online with their customer service hours. So I would just try to give them a call as, you know, after we hang up just to be on the safe side if you can. All right. Okay. Let's see. <affirmative, let's look down. And then I just, uh... Right. Right, right. And then there was the, uh, thing about the, what I mentioned at the beginning about, um, what I received from Link Up Staffing, I called them about it. Um, the document there, they gave me just, uh, a single sign. There's nothing like, there's nothing there for like selecting which plan in particular or what additional benefits. Um, so is that sort of thing what, um, selected after signing or is there something, uh, missing from the documents? Or do you, is that something you'd actually know? Uh... Are y- are you talking about like an enrollment form? Yeah, an enrollment form. Hmm. I, I, it should have everything on the enrollment form, but um, I mean, you can also enroll with us over the phone. Yes. Yes. I heard that. Yes. I, yes, I, I heard. Hmm. All right then. Then I guess- Yeah, I'm not- ... I'll send them a multiplan offer for offer. Okay. Gotcha. Were we done? I'm just not too familiar... I'm not, I'm not sure what document they gave you, but yes, everything should be, if you're looking at an enrollment form, everything should be o- listed on the enrollment form for you to select. Yeah, that's the, that's the problem. It's not. Okay. So if you- I asked them for something about that and they, uh, said to call you so. Yeah. 'Cause they, they probably want you to enroll over the phone, I guess. It is an option but if you're, if you're specifically wanting to do it by form, let me see. I'm just trying to... Yeah, I see that they, yeah, they do enrollment forms. So I, I'm not sure. And everything, like I said, everything that's offered through your employers should be list- listed on the enrollment form. So I would just, if you're wanting to do it by form, contact them back, tell them you don't have an updated form because some things are missing and ask them for an updated form. And I would go from there. Hmm. Okay. Or easy way is just call us back. I, I can, I can... Right. Um, thank you. You're welcome. Did you need help with anything else? Um, that's it for now. Okay. You have a wonderful night. Right. You too. Thank you. Bye-bye. Bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits on a Card. This is Victoria Huff. How can I help you?

Speaker speaker_1: Hi. Um, this is Craig. I'm here to, um, talk about these, uh, um, benefit packages here.

Speaker speaker_0: Okay. What's the name of the agency you work for?

Speaker speaker_1: Uh, Lingo Staffing.

Speaker speaker_0: You said Lingo?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. What type of questions do you have for me?

Speaker speaker_1: Um, it's about how... Um, uh, oh, two things. Um, um, one is about how the, um, the plan benefits on, uh, page four of this, the document they gave me works. And the second is, um, a little, uh, assistance with this, the multiplan.com thing. Um, I, I went to the multiplan dot, dot com, selected the Multiplan Limited Benefit Plan on the, uh, on the thing, and then put in, um, Henrico, Hen- Henrico over here. So I'm having s- uh, some issue looking a- around. I mean, I can, I can see results, but, um, I'm trying to see if I can find my, uh, um, my local, my local practice, the one that's, that I've heard is currently covered on the plan I'm currently on. But I'm trying to see if it's gonna be covered on this plan, which is going to be coming into effect next month.

Speaker speaker_0: Okay. Um, a couple things. When you go onto that website, what you choose under the MultiPlan network is gonna depend on the plan that you're interested in. So if you're interested in either the VIP Classic or the Classic Elite, that's where you would hit the Limited Benefit Plan. Um, if you're looking more towards like the Stay Healthy MEC, um, that would be the MultiPlan Preventative Services only.

Speaker speaker_1: Right. Um, under the preventative service, I know from the last conversation I had that, that preventative service generally covers like s- uh, regular, um, regular doctor's visits. Though I am interested in either the VIP Classic or the Classic Elite, depending on, you know, just in case. Um, though I, I'm looking at the summary here.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And, and I'm, I'm looking down at the, uh, additional insurance products, group hospital, indemnity with critical illness rider plus cancer.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Uh, and, um, so I'm trying to understand what, um, the pers- the n- amounts per day, max, certain number of days, uh, refers to.

Speaker speaker_0: That's what the insurance will pay for the different benefits.

Speaker speaker_1: Okay. Um, so from my understanding here, the, for, for example, uh, a surgery in the physician office, um, it says \$250 per day for max two days. While for the Classic Elite, it's 125 days for one day. So I'm just making sure I got this, this right. Um, the, that means the insurance will cover 250 for t- only two days of visits, while the other one will only cover, um, 125 for one, for a single visit?

Speaker speaker_0: Yes. That's correct.

Speaker speaker_1: And, and what's the, um, critical illn- illness benefit rider, um, that's bolded near the bottom?

Speaker speaker_0: Um, it looks like the only plan to actually comes with that is the VIP Classic. Um, let's see. So it looks like if you're just doing it for individual, you would get the benefit amount of 5,000.

Speaker speaker_1: Yeah. Um, so does this 5,000 just cover, um... Is this... I mean, what's this, uh, critical illness benefit rider mean?

Speaker speaker_0: So basically what I know about critical illness is that there's a s- you know, a list of-... illnesses that are covered under that. If you're diagnosed with one of those illnesses, you would get the benefit amount of \$5,000.

Speaker speaker_1: Oh. So, based on a... Oh. Like, the benefits amounts payable is... So like heart attack, permanent stroke, organ failure, that sort of thing?

Speaker speaker_0: Now, I know that's specifically for our critical illness with cancer benefits policy. Now, I'm not sure if that's the same thing as what the critical illness benefit rider is. I don't know if those same type of, uh, illnesses are covered. You'll have to verify with the insurance company directly ultimately, because we're just your administrators. But what I know about the critical illness benefit is there's a set list of illnesses that you have to be diagnosed in order to get that benefit amount of \$5,000.

Speaker speaker_1: Hmm. Okay. And then there-

Speaker speaker_0: And like I said, the only one that... Out of all the medical plans we offer, it looks like the only plan that actually has the, uh, critical illness benefit rider is the VIP Classic. And then it looks like here, I see benefit amount, uh, payable hun- is a 100% for invasive cancer, heart attack, uh, permanent damage due to a stroke, major organ failure or end-stage renal failure. Uh, 25% for, not sure how to say this, so I'm just going to spell it C-A-R-C-I-N-O-M-A-N-S-T-U. Um, again, it's not included in the Elite Plan, just the VIP Classic.

Speaker speaker_1: Okay. Um... Let's see. And I see up, uh, right above it, um, it says for, um, PharmaAvail prescription. Um, so that's like... It's like a discount for non, for prescription drugs?

Speaker speaker_0: Yeah. So, uh, it, the Phar- the prescription carrier for the VIP Classic and the VIP Pro, or I'm sorry. Goodness gracious. The prescription carrier for the VIP Classic and the Classic Elite prescriptions are available through PharmaAvail. Now that is a copay. Depending on the medication, it'll be \$10, \$20 or \$30.

Speaker speaker_1: Hmm. Okay. And then just some... Oh, right, this is also the preventative care thing. Um... Right. I'm, I'm, I'm trying to, uh, check if a certain, um, practice is covered under this one because I'm trying to, you know, as I said before, I'm trying to check if it's... Um, the, the last time I called, um, they actually told me, they directed me to go to the MultiPlan Limited Benefit Plan option over here.

Speaker speaker_0: Yep, that applies to VIP Classic and the Classic Elite.

Speaker speaker_1: All right.

Speaker speaker_0: So you just search by name.

Speaker speaker_1: So-

Speaker speaker_0: It's going to take you to another page. You search by name. If it doesn't pop up, I don't believe it's a provider in the network. Now, you can also call that provider to verify if they're in the MultiPlan network or not. Um, or it might be easier just to call MultiPlan directly and see if they can verify that for you. But to my knowledge, if it does not pop up on their website then it would not be a, uh, provider.

Speaker speaker_1: Hmm. And just checking, for... If you're, if you're looking for like a regular doctor's visit, that t- that type of office you do, you're supposed to put in like a family practice?

Speaker speaker_0: I-

Speaker speaker_1: Like a different option other than-

Speaker speaker_0: I, I guess, I guess.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: You could use that. That would be my guess. Um, like I said, it might be just easier for you to call MultiPlan and they can search it for you. We're just your administrators, so I am not too familiar with how this website works and how everything is labeled. But I would assume it would either be, um, like you said, family practice or maybe internal medicine. Have you tried that?

Speaker speaker_1: Hmm. Okay.

Speaker speaker_0: Is it just like a primary care doctor that you're seeing?

Speaker speaker_1: Yes. I'm looking for a, a primary care, primary care, like specifically Commonwealth Primary Care.

Speaker speaker_0: Yeah, I would say try the family practice option if nothing pops up, maybe try internal medicine.

Speaker speaker_1: Yes, I'm trying to... Hmm. I'm seeing a bunch of doctor names but even though it's in a... I'm, I'm looking at like the, the addresses here but, um, the place was an address that's on like a certain road but I'm not seeing that road on here or the name of the practice that the, that the, uh, doctor belongs to so, I'm gonna...

Speaker speaker_0: Yeah, like I said, I, I always just refer people to call MultiPlan because I know this web- website can be hard to understand and I don't have too much knowledge of it myself. So it... If... I would just call MultiPlan and see if they can find it for you.

Speaker speaker_1: Hmm.

Speaker speaker_0: If it's not showing up then, um, like I said, it's a strong indicator that they're not in the network.

Speaker speaker_1: Okay. Hmm. I do see something that might be it, um, just now. And you said this only applies to... If you pick one of the, um, VIP Classic and Classic Elite?

Speaker speaker_0: Yeah. When you-

Speaker speaker_1: Does it matter which one for a specific one? Is it... Hmm?

Speaker speaker_0: No. Not, not to my knowledge. So when you first go on to MultiPlan and you hit the Find the Provider, um, and then it pulls you to the next page that says Choose a Network and it gives you all those different options under the MultiPlan network, the MultiPlan Limited Benefit Plan, that's the VIP Classic and the Classic Elite. If you're leaning more towards the Stay Healthy MEC Enhanced then it would be the MultiPlan Preventative Services Only.

Speaker speaker_1: What was that last word you said?

Speaker speaker_0: So for the Stay Healthy MEC, the option you would want to choose is MultiPlan Preventative Services Only.

Speaker speaker_1: MultiPlan Preventative Services Only. Okay. Yeah, practice... And from... I heard the last time I saw, in fact, you can't give out any sort of recommendation, correct?

Speaker speaker_0: Yeah. No. Unfortunately we're not able to do that 'cause basically... And the reason why is because our job specifically is just to enroll you into the benefits. Um, we don't have specific, you know, coverage detailed information to where we can make those suggestions based on what you're looking for. We literally just have the information that you have on the benefits guide-

Speaker speaker_1: All right.

Speaker speaker_0: ... when it comes to the, to the plans.

Speaker speaker_1: All right. Part of the reason I called is because, um, on what lingo, uh, staffing gave me, um, their onboarding document only has a, a side-

Speaker speaker_0: Okay.

Speaker speaker_1: ... and nothing... It doesn't really show anything about, um, additional benefits.

Speaker speaker_0: Yeah.

Speaker speaker_1: Um, so, um, they recommended that I call you guys again, um, to navigate that in more detail.

Speaker speaker_0: Yeah, and we can definitely go over the benefits guide, um, and, you know, kind of explain the information that you see on the benefits guide. Now if it's something we can't answer, that's not a problem. We can always try and direct you to the carrier so that you can get the, the questions answered. So we can all... It, it... We're pretty much like the s-

the, the middleman, if you will. So if it's not something we can answer, we can definitely tell you where to go to get that answer.

Speaker speaker_1: Hmm. Okay. And if I, uh, settle on a, on a plan today, how long will it take for me to get the card?

Speaker speaker_0: Um, so enrollment takes about one to two weeks, uh, to be processed through your payroll, so you may not see your first payroll deduction until two weeks from now. Once you do see it being deducted from your check, the coverage will start the following Monday. And then once the coverage is actually active, ID cards are made and sent to you within seven, uh, to 10 business days. Now I will also say the majority of the ID cards are mailed to you, um, but the ID cards for the VIP Classic and the Classic Elite are typically emailed from the, uh, insurance provider.

Speaker speaker_1: Emailed?

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: So immediately after it's processed?

Speaker speaker_0: Not after the enrollment's processed. It would-- it wouldn't-- y- you wouldn't get that ID card until the coverage is active, which again, like I said, it can take up to two weeks after you enroll before you see that first deduction. But once you do see it being deducted from your check, coverage will start the following Monday.

Speaker speaker_1: And, and, and if I get the, um, one of those, the two, um, coverage options, um, I'll also, I'll get an email probably with card information on it to be used?

Speaker speaker_0: If you go with the VIP Classic or the Classic Elite for your medical, yes, the ID card will be emailed to you once the coverage is active. Might take about 24 to 48 business hours. I'm not sure how long that will take, but it will be emailed to you from the insurance carrier, American Public Life.

Speaker speaker_1: You said delivered?

Speaker speaker_0: No, it, it, it is emailed to you.

Speaker speaker_1: Emailed, right. Well, there, so there's... Is there no, is there no card for the, for the VIP or Classic Elite or am I also-

Speaker speaker_0: There is.

Speaker speaker_1: ... getting a card?

Speaker speaker_0: Yes. There is-

Speaker speaker_1: Okay.

Speaker speaker_0: ... an ID card. It's just emailed to you digitally. It's a digital card.

Speaker speaker_1: The... Oh, okay. Um, it's a digital card, so I just have to save that then?

Speaker speaker_0: Yep. Mm-hmm.

Speaker speaker_1: Okay, then. In that case, about the, uh, additional benefits options here, um, I already have a dental insurance from the marketplace. Um, so I guess not that, but there's also vision. Now, I, I don't think I need that right now, but what does, uh, what goes under Short Term Disability and 24 Hour Group Accident?

Speaker speaker_0: So the Short Term Disability is basically if you're just temporarily disabled and unable to work, it helps provide an income while you're out of work. Um, it looks like you can get the benefit period for two years, which the benefit amount would be \$650 a month. That's how much you would get. Um, there is an elimination period. I'm not too sure exactly what that means specifically, but the elimination period is seven days. Um, so you might wanna verify that with the insurance carrier what exactly that means. Um, but yeah, so this is just in case you're temporarily disabled, unable to work, it helps provide an income for you. Um, the 24 Hour Group Accident policy, most of the coverage that you get with this you would get under the VIP Classic or the Classic Elite. So if you do happen to get this as well, it would just be in addition to the coverage you'd get under the VIP Classic or the Classic Elite. It just helps pay a set dollar amount towards the emergency room, uh, things like hospital confinement, intensive care unit, your ambulance, medical imaging. It does have the accidental death and dismemberment, uh, benefit. Uh, it looks like there's coverage for emergency dental work, uh, and physician office visits as well.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Um, and then just the Critical Illness thing, that sounds similar to what was covered about in the, um, Critical Illness benefit rider. So this is like extra for that one too?

Speaker speaker_0: Yeah. So if you get the VIP Classic, it gets the Critical Illness benefit rider. Um, I'm not sure if that is the exact same thing as this Critical Illness, um, with Canastar Benefits policy because it's... they're two separate policies. So in my mind, I would believe it would be if you got the VIP Classic and the Critical Illness, I believe it would be in addition to. Um, you would just wanna verify with the insurance carrier, of course, in case there's any differences between them, because one is a rider and the other one is an actual policy. The one that's the rider comes with the VIP Classic. The one that you see here on the additional benefits options is a policy by itself. Um, and like I said, what I know about Critical Illness is, you know, it's a, it's a list of illnesses like what you see here, heart attack, stroke, major organ failure, you know, all those. If you're diagnosed with, eh, you know, one of those, you get the benefit amount of \$5,000.

Speaker speaker_1: Okay. Um, let's see. And as I recall, I can only choose VIP Classic or Classic Elite, um-

Speaker speaker_0: Yeah, so-

Speaker speaker_1: So that means if I... Mm-hmm? Oh, keep going?

Speaker speaker_0: Sorry about that. So you can do like the Stay Healthy MEC with the VIP Classic or you can do the Stay Healthy MEC with the Classic Elite. The only two plans you

cannot combine is the VIP Classic and the Classic Elite. So you can get Stay Healthy with one of those, you just can't get the VIP Classic and the Classic Elite at the same time.

Speaker speaker_1: Okay. And it seems like both have... Both si- both the plans, um, have benefits and drawbacks. For example, um, the, the VIP Classic has the, um, the critical illness benefit rider while the Classic Elite has the, um, preventative, the in-patient surgery, minor diagnostic or that sort of thing-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... in addition.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And since, and since I can only pick between one or the other, I have to pick between which, which ones I want.

Speaker speaker_0: Right.

Speaker speaker_1: Okay. Let's see. Besides the, uh, besides the, um, additional benefits along with these three over here, um, is there anything else that's important here that I should probably know before I make a decision?

Speaker speaker_0: I'm sorry, what was that?

Speaker speaker_1: Um, since I just, I just looked around the MultiPlan thing and it seems like my, uh, doctor is on both the, um, Stay Healthy and the Limited Benefit Plan. So I think as long as I have that, I'm good for that, but of course, um, I still want the, uh... Oh, wait, I just remembered. For special, what does, what does specialized care go under? Like a, say a urologist or a... well, a sleep, a sleep study, one of those? What is, what is the specific

Speaker speaker_2: I have no idea.

Speaker speaker_1: ... I look under?

Speaker speaker_0: Yeah, that's-

Speaker speaker_1: Oh.

Speaker speaker_0: ... that's the part where it's a little bit too detailed for me. That's where you might have to call MultiPlan and they could tell you for sure because they are the network. Um, I, I don't know ho- I honestly don't know how that would be labeled or how to search for that.

Speaker speaker_1: Yeah, I'm not sure how to... I'm, even on MultiPlan, I'm not really sure how to look for that. Um-

Speaker speaker_0: Do you need their phone number?

Speaker speaker_1: I think we'll get the website here. Uh, yes.

Speaker speaker_0: Okay. Uh, give me one second. Yeah, that's why I always just push for people to actually call them instead of trying to figure out the website, um, 'cause it is super

confusing. Let's see here.

Speaker speaker_1: Right. I was just, I was just at, uh, one of those earlier this year under my current plan that I just got shifted out of, so...

Speaker speaker_0: Oh, okay.

Speaker speaker_1: Just-

Speaker speaker_0: Sorry, my computer's freezing while I'm trying to look this up too, so.

Speaker speaker_1: Oh, don't worry, I've been there.

Speaker speaker_0: Um, okay. So their phone number is, uh, 800-457-1403.

Speaker speaker_1: So it's like... Uh, what was the last four again?

Speaker speaker_0: Uh, 1403.

Speaker speaker_1: 14... So it's like 1- 1-800-457-1403, just got that right?

Speaker speaker_0: Yep.

Speaker speaker_1: Um, do you by any chance know what their hours?

Speaker speaker_0: Um, I don't offhand but let me see if I can look it up. I wanna say it's 8:00 AM to 8:00 PM. I could be wrong about that though.

Speaker speaker_1: Oh, same as, same as this number?

Speaker speaker_0: Yeah. I see that in our information but I, the reason why I say I'm not too sure about that is I don't know when the last time that was updated and I don't see anything online with their customer service hours. So I would just try to give them a call as, you know, after we hang up just to be on the safe side if you can.

Speaker speaker_1: All right. Okay. Let's see. <affirmative, let's look down. And then I just, uh... Right. Right, right. And then there was the, uh, thing about the, what I mentioned at the beginning about, um, what I received from Link Up Staffing, I called them about it. Um, the document there, they gave me just, uh, a single sign. There's nothing like, there's nothing there for like selecting which plan in particular or what additional benefits. Um, so is that sort of thing what, um, selected after signing or is there something, uh, missing from the documents? Or do you, is that something you'd actually know?

Speaker speaker_0: Uh... Are y- are you talking about like an enrollment form?

Speaker speaker_1: Yeah, an enrollment form.

Speaker speaker_0: Hmm. I, I, it should have everything on the enrollment form, but um, I mean, you can also enroll with us over the phone.

Speaker speaker_1: Yes. Yes. I heard that. Yes. I, yes, I, I heard. Hmm. All right then. Then I guess-

Speaker speaker_0: Yeah, I'm not-

Speaker speaker_1: ... I'll send them a multiplan offer for

Speaker speaker_3: offer. Okay.

Speaker speaker_0: Gotcha.

Speaker speaker_1: Were we done?

Speaker speaker_0: I'm just not too familiar... I'm not, I'm not sure what document they gave you, but yes, everything should be, if you're looking at an enrollment form, everything should be o- listed on the enrollment form for you to select.

Speaker speaker_1: Yeah, that's the, that's the problem. It's not.

Speaker speaker_0: Okay. So if you-

Speaker speaker_1: I asked them for something about that and they, uh, said to call you so.

Speaker speaker_0: Yeah. 'Cause they, they probably want you to enroll over the phone, I guess. It is an option but if you're, if you're specifically wanting to do it by form, let me see. I'm just trying to... Yeah, I see that they, yeah, they do enrollment forms. So I, I'm not sure. And everything, like I said, everything that's offered through your employers should be list- listed on the enrollment form. So I would just, if you're wanting to do it by form, contact them back, tell them you don't have an updated form because some things are missing and ask them for an updated form. And I would go from there.

Speaker speaker_1: Hmm. Okay.

Speaker speaker_0: Or easy way is just call us back.

Speaker speaker_1: I, I can, I can... Right. Um, thank you.

Speaker speaker_0: You're welcome. Did you need help with anything else?

Speaker speaker_1: Um, that's it for now.

Speaker speaker_0: Okay. You have a wonderful night.

Speaker speaker_1: Right. You too.

Speaker speaker_0: Thank you. Bye-bye.

Speaker speaker_1: Bye.