

Transcript: VICTORIA

Taylor-4697581883539456-4574653074423808

Full Transcript

Thank you for calling Benefits in a Car. This is Victoria. How can I help you? Hi, Victoria. My name is Theresa Kell. I had got a temp... Uh, I got hired by a temp service, Workforce Management, and, um, I work for UGN right now. And I have to get my insurance plan for me and my husband by the 14th. And I have called there, like, three times and I can't seem to, uh, get... They send me a email and I haven't got it, and I have to do this by the 14th, so I was hoping I could get a representative that could tell me what a decent plan, um, the most popular that you have for a reasonable price for me and my husband for just... I just need dental and regular insurance. But I have to get it. I have to apply for it by the 14th. Okay. I mean, I can review the different plans with you, um, and let you know what they cover- Yeah. ... but I'm not able to suggest a plan based on anything, unfortunately. Um- Oh, okay. Yeah, but I haven't getting... I haven't got the email, and I haven't looked it over. So if you can just suggest what most people get for their spouse and them, you know. I can't suggest at all. Okay. I can only tell you what they cover. Oh, okay. <|agent|><|en|> So let me, um, let me pull up your file. What's the name of the agency that you work for? Um, Workforce Management. And the last four of your Social? 8209. Okay. And your first and last name? Theresa Kell, K-E-L-L. All righty. Do you mind verifying your address and date of birth? 2752 Well Street, Lake Station, Indiana, 46405. Okay. And your date of birth? 5/19/69. And then phone number is 219-628-2173? Right. Okay. Is your email jwkeell72@hotmail? Yes. I'm not sure why you're not getting that. Unless you want to try and send it again tonight, and if I can't get on it, I'll just have to be able to call back again. But this is like the fourth time I've called. I'll, I'll just go ahead and send it to you. And, um, do you have a way to check and see if you got it while we're on the phone? Um, yeah. My Outlook, which is my email. I could, I could check it, mm-hmm. Okay, so your email is, it's an Outlook account, it's not a Hotmail account? Um, is... My email, um, is Outlook. I don't have a regular- Then... That's what it is, 'cause we have jwkeell72@hotmail. Maybe that's, that's why... Maybe that's why hotmail.com. Maybe you need to go to Outlook, I don't know, 'cause I had it changed when I got my different phone. So I, it's on Outlook now instead of email, so maybe that's what it is. 'Cause they, they even told me to check my junk mail, and I couldn't find it. So it's jwkeell72@outlook? At Outlook, yes. Okay, let me try and send that to you there. Either way, I'll, I'll go over the plans. I just want to see. There's a lot of these details That might be what, that might be what it is. I'm not too phone savvy on that, so if I changed it from, you know, my email to Outlook, it, that could be it. 'Cause I just got another phone not that long ago so I did change it 'cause he said Outlook was better than email. So that, that could be it. Okay. Give me just one second. Okay. So I just sent it, you should get it here in a few seconds. Well, it looks like I got a failure notice for that. Are you sure that that's what your email address is? Um, most of my emails come under Outlook, yeah, all my emails come under Outlook. You can try that jwkel under my email too,

'cause I, I don't, I don't know, but I, I might still have it on there. I don't... I'm not really sure. We can try it. Is there a way that you can pull up your email and see exactly what the specific, um, email address is? I don't have phone theory right now. I can try. Yeah, my, yeah, my... It, it says my, um, my mail is jwkel72@hotmail.com on here on my iCloud. But it doesn't- All right, well, why don't you try that? Let's try that and see. Um, like I said, if not, either way, I'll just, I'll just- Yeah. ... go over the different things. 'Cause I, I'm having a heck of a time and I have to do this by the 14th, so. All right. It says it went through. I haven't gotten- Mm-hmm. ... a failure notice for it. It went through on what? The jwkel? Yeah, dot Hotmail. Hotmail.com? Mm-hmm. Hm. Because I am not on. Did I make him something? Still hasn't come through on your end? Nope. Okay. All right. Well, let me just go over the different plans with you then. Okay. Um, uh, so there's a couple different ones to choose from as far as medical is concerned. So the first plan we offer is the MEC, uh, TeleRx which is this plan- MEC? Mm-hmm. Yeah. So MEC TeleRx. Um, this plan mainly covers your preventative healthcare and it covers that at 100% as long as you stay in network. Mm-hmm. That covers things like yearly physicals, vaccinations and preventative screenings. Mm-hmm. Um, it does also come with a subscription to FreeRX which is a prescription plan, and it also comes with the virtual urgent, excuse me, the virtual urgent care. Mm-hmm. Um, actually it does not come with virtual. No, it does, I'm sorry. So it does come with virtual urgent care. I was looking at something else. Um, but again, mainly the StayHealthy MEC TeleRx covers preventative medical. Mm-hmm. Uh, then we have our VIP plans. VIP plans- Does that, does that, does, uh, that, um, MEC TeleRx, does that, does that... Can you get, like, dental with that or no? Well, dental and vision are separate policies from medical. Oh, okay. So this is separate from... Okay. Yeah. What I'm reviewing now is just the medical plans. Okay. Um, I'll, I'll go over the dental as well but you, you, you don't have to, to get medical to get dental or vice versa. Um, you can- Yeah, I just need medical and dental is all I need. So whatever you got, it's... Yeah, like I said, I'm not able to make any suggestions. Yeah, I know. So the only thing I can do is go over the different medical plans and then you would have to pick and tell me what to enroll you into. Well, how much is this MEC TeleRx for me and my spouse? Okay. So I guess what I'll do is I'll go over each individual plan with you, what they cover, and then I'll tell you the pricing as well. Okay, okay. After I go over it. Mm-hmm. So the StayHealthy MEC TeleRx, the one we just reviewed- Mm-hmm. ... about your preventative care, that is \$20.26 for employee plus spouse. And that is weekly. Then we have the VIP plans, the VIP Standard and the VIP Plus. Both of these plans come with virtual primary care. Um, they also have virtual urgent care, so that's just like a little, you know, bonus to these plans. Mm-hmm. But what they, what they typically cover is your non-preventative medical. So there is coverage for being admitted to the hospital, having to go to the emergency room, urgent care, um, physician's office. Uh, there's some coverage for prescriptions as well. The only difference between these two plans, the VIP Standard and the VIP Plus, is the Plus pays a little bit more towards hospitalization. Oh, okay. Now, the way that these plans work, there is no co-pay, there is no deductible. The insurance is gonna pay a set dollar amount for a certain amount of days, depending on the benefit- Okay. ... and then you pay the remainder of the bill. Okay. Okay. And what's the diff- um, what's the difference in the cost with that VIP Plus? Yep. Uh, so the VIP Standard for employee plus spouse is \$35.48 a week. The VIP Plus is \$68.61 a week for employee plus spouse. Now, we have two other medical plans. Um, there's the Stay Healthy MEC Enhanced Basic. Um, so this covers your preventative care. It does also have coverage for primary care visits, specialist care visits, and

urgent care visits. Now, these three visits, the primary care, specialist, and urgent care, they do have a co-pay. Mm-hmm. The primary care, there's a \$10 co-pay per visit, specialist care, a \$50 co-pay per visit. Urgent care is a \$60 co-pay per visit. Um... And it looks like there is coverage for prescriptions as well. Mm-hmm. You do get the virtual urgent care. Um, so that's what the Stay Healthy MEC Enhanced Basic covers. And for employee plus spouse, that a week would be \$53.76 a week. Then we have the Stay Healthy MEC Enhanced, which this plan, again, with the primary care, specialist care, and urgent care, there are co-pays. Looks like it's the same co-pays as well. Primary care is \$10 per visit. Specialist is \$50 co-pay. Mm-hmm. Urgent care is a \$60 co-pay. Uh, there is coverage for prescriptions, um, but there's also coverage for hospitalization under this plan if you were to be admitted. Now, the coverage for that works, um, similar to the, um, VIP plans where the insurance will pay a set dollar amount for a certain amount of days and then you- Mm-hmm. ... just pay the remainder of the bill. Okay. So, the Stay Healthy MEC Enhanced for employee plus spouse is \$75.30 a week. Okay. We're... Uh, I think I'm good on that one. I think we're gonna go to the second one you had told me. The s- the, the second one which is the, uh, um, the... No, the first one. Med- um, M-E-U-C. The first one you told me about. The- The- ... MEC TeleRx? The one that's \$20.26 a week? Yeah, for the s- yeah. Pl- yeah. A week, 20... Whatever, 26 plus... For my spouse as well? Okay. So- So, would it be like 40- So- ... some dollars then I have to pay? 20 for... 20.26 would be for me and then I have to pay more for him? No, no, no, no, no, no. It doesn't work like that. For you and your spouse, it's a total of \$26, or \$20.26. And that's for the whole family. Okay, a week. Yeah. A week. Okay, okay. Yeah, we'll go with that one c- and, and, uh, we'll just go with that one, and if I don't care for it, I can change it next year, right? If I wanted something different? Like- Well, you would have to make sure that your company is in the open enrollment period. Oh, okay. I understand that, but I could change it if I needed to, if it's open enrollment, right? Yeah, as long as your- Okay. ... employer is in open enrollment, you can, you know, you know, you can upgrade your plan. Now, you can cancel these plans at any time, it's just whenever y- it comes to enrolling into a plan or upgrading- Mm-hmm. ... that's when you would have to be within the company's open enrollment period. Okay. Well, we're gonna stay with that one, and then I just need your, um, specialty about dental. Okay. Because dental seems- Now, before I move on to that, I just want to reiterate that the plan- Okay. ... you're choosing is only for your preventative care services. So, if you get s- if either one of you get sick or injured, the only type of coverage there is for that is the virtual urgent care services. There is not gonna be any coverage for non-preventative in-person. Okay, so I'll be better off going with the VIP. Well, like I said, with the VIP plans, they do cover non-preventative medical but they don't cover the preventative like the Stay Healthy does. Okay. No, we'll stay with the Stay Healthy. Okay. We'll be all... Yeah. Yeah, we'll stay with the Stay Healthy. Okay. I just wanted to make sure you knew that. Um, now the dental plan we offer is a very basic dental plan, so it's not going to cover any major dental work like crowns or orthodontists. Um, it does cover your preventative dental work at 100% and then basic dental work like fillings and extractions at 80% once you meet the \$50 deductible. Um, and it looks like the cost for employee plus spouse is \$7.01 a week. Oh, I think that's all I should probably need for right now. So you do want to do the dental as well? Yes. Yes. Okay. So in total it looks like for the medical e- plan you chose and the dental, it is \$27.27 a week. A week? Okay. All right. Yeah, um, 'cause my husband has to go in periodically to get, um, checked out, um, for blood work because he, uh, has to be on, um, a, a pill, um, every day for his, um...

He's got, uh, acid reflux, so every, like, three months he's gotta go in and get blood work so he can get his pills renewed. Is that... So again, we're just your benefits administrators. We're not the actual insurance company. I cannot say whether or not that's gonna be covered. You're gonna send me, like, um, a pamphlet and all that with the information and all that too, right? Yeah. Well, the only way I have to send it is by email. Now you can... I believe you can go onto the website and download a copy of it, but what I was gonna say about the plan that you chose. Mm-hmm. As I was trying to explain to you earlier, from my understanding, this plan only covers preventative services, so that's like yearly physicals, vaccinations, and preventative screenings. If you go to a doctor for a preexisting condition, more than likely it- it is not gonna be covered under the plan you chose. Then you'll have to get a different plan. Well, okay, what plan would- would that... What plan is that one that you're talking about that would cover him for that? Like if he was to have to... So again, I can't make a suggestion because I don't know for sure, but the- That's the one that you told me, the VIP one for 3548. Well, going... Again, going back to the VIP plans, they do have coverage for non-preventative services like being admitted to the hospital, having to go to the urgent care or physician's office- Mm-hmm. ... but they do not cover the preventative services like the Stay Healthy does. So when it comes to these three plans, you're getting one side or the other. You're not getting both sides. Now we have the other two plans that I reviewed with you, the Stay Healthy MEC Enhanced Basic- Mm-hmm. ... and the Stay Healthy MEC Enhanced, which these two plans cover preventative and they have non-preventative services as well. Okay. What's the difference between the two? So again, the difference between the Stay Healthy MEC Enhanced Basic, that plan specifically, it covers your preventative care at 100%. So that's your yearly physicals, vaccinations and preventative screenings. Okay. It has primary care visits, which is a \$10 copay per visit. It has specialist care visits, which is a \$50 copay per visit. It has urgent care visits, which is a \$60 copay per visit. You do have coverage for prescriptions. Mm-hmm. You also get the virtual urgent care. So i- this plan, that's all that that is gonna cover. Then you have the Stay Healthy MEC Enhanced, which covers everything that I just reviewed f- with you for the- Right. ... Stay Healthy MEC Enhanced, but it adds on the hospitalization benefits. So if you were to be admitted to the hospital, it has coverage for, you know, like hospital admission, hospital confinement. It has surgical benefits, medical imaging. It has emergency room coverage as well. That's the... That's the MEC, right? That's the Stay Healthy MEC Enhanced. Yeah, Stay Healthy M E... Okay, and that one was... That specific plan is \$75.30 a week. Do you think we'll be going to the hospital? No. We're gonna keep... We're gonna keep the one I told you, yeah. We're gonna be all right with the one I told you. Hold it, hold it, hold it-... Stay Healthy, the first one that she said. Y- yeah, so that's the one I said. There's, there's three different Stay Healthys. It- and I've, I have to explain all of them the best that I can. Okay. But there's three different- Okay, so the one- the one that you were saying for the doctor visits and stuff for both of us? So, again, let me just start from the beginning. The Stay Healthy MEC TeleRx, that plan just covers your preventative healthcare. So that's yearly physicals, vaccinations and preventative screenings. Okay. It does also come with a subscription to FreeRx, which is a prescription plan, and it comes with a subscription to virtual, um, urgent care. But the majority of the coverage you get with the MEC, the Stay Healthy MEC TeleRx is just for your preventative services. Mm-hmm. Then we have two different plans under the name VIP. There's VIP Standard and the VIP Plus. Both of these plans come with virtual primary care, but what they typically cover is non-preventative

medical. So, if you were to be admitted to the hospital, if you have to go to urgent care, um, if you had to go to the emergency room or a physician's office. There's also coverage for prescriptions. Neither one of these plans have copays or deductibles associated with it. So, the insurance is gonna pay a set dollar amount towards the different benefits, and then you pay the remainder of the bill. The only difference between the VIP Standard and the VIP Plus is the VIP Plus pays a little bit more towards hospitalization. Now, we have two other medical plans. The Stay Healthy MEC Enhanced Basic- Okay, okay, here. Let's- ... which covers- The first one that you ju- uh, the last two that you were just talking about, the first one. That's the one I said. Was that the one she had said? Yes, it's 20.26 for me and you. And then dental is separate. Inaudible So, I think this is where i- i- it's, it's really hard to explain without you guys looking at the benefits guide as well, because a lot of the names are similar for these plans. Okay, well- But in total, we have five different... Actually, we have six different medical plans that you can choose from. Okay. On the last two that you were just talking about, the Plus and the one that was before that one? Stay Healthy- VIP Standard? Yeah. Are you referring to the VIP Standard and the VIP Plus? VIP Plus, where it was the no copay and stuff like that for doctor's visit? But without the extra hospital stuff? Am I- So- ... saying it right? So, the VIP Standard and the VIP Plus both have coverage for hospitalization, physician room... uh, physician office visits, emergency room and urgent care. There is no copay or deductible associated with these plans. The only difference between the two VIP plans is the VIP Plus pays more specifically towards hospitalization than the VIP Standard does. We'll take the VIP Standard. Okay. And just to reiterate, neither one of the VIP plans cover preventative care. And what would be preventative care? Yearly physicals, vaccinations and preventative screenings. Okay. Yeah, that's fine. And how much? The VIP Standard. And how much is that? So, the VIP Standard for employee plus... uh, employee plus spouse is \$35.48 a week. What is it? \$35.48. I wrote that down. That's what she takes. Okay. And then you... then you do dental, that she told me, \$7 for me and you a week. And then she said to add the dental that you told her about, that was \$7 a week for her and me. Okay. Do you mind if I speak to her again? Okay. I'm right here. You're on speaker. Okay. So, the... Just to let you know, the VIP Standard and the dental for employee plus spouse, that would be a total, um, weekly deduction of \$42.49. Okay. All right, so let me get your spouse added on. What is, uh, his name? Jon Kell. K-E-L- J-O-H- J-O-H... Yeah, H-N. Okay. And then, uh, date of birth? March 1st, 1971. March 1st, 1971. Inaudible Okay. And then full Social? 3-0-8- 3-0-8- ... 72- ... 72- ... 6329. ... 6329. All right. So, from here, it will take about one to two weeks for the enrollment to be processed through your payroll department. Mm-hmm. So, um, you might not see that first deduction come out of your check until two weeks from now. Once you do, the coverage will start the following Monday. Okay. And then, um, once the coverage is active, ID cards and policy information are made and sent to you within seven to ten business days. Okay. Now, the ID card... Uh, the ID card for your medical will be emailed to you, but the dental is typically emailed. Or, I'm sorry, the dental is sent by mail, the medical is sent by email. Sent by email. Okay. Mm-hmm. And if I have any questions or need any information or... about it, um, I can call the... your company, right? Yes. Now, keep in mind, like I said, we're just your benefits administrators, so there might be some things that we cannot answer because we're not the insurance company. In that event, uh, we can direct you to the right place. We can either, you know, get you in touch with the insurance company if it's something that they can answer. Mm-hmm. Uh, but we typically just answer general questions, um, we get you enrolled, make

changes to your enrollment. Um, there might be times where you might have to make a direct payment for the coverage. We can assist with that as well. Um- Okay. But yeah, I would, I would say if you have any questions or concerns, definitely just give us a call. And if it's not something we can handle or answer for you, we can- Transfer you to the correct place. ... transfer you to the correct place. Yeah. Oh, oh, okay, great. Okay, that works for me. All righty. Well, you have a wonderful day. And you have a wonderful evening. Thank you. Bye-bye. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Car. This is Victoria. How can I help you?

Speaker speaker_1: Hi, Victoria. My name is Theresa Kell. I had got a temp... Uh, I got hired by a temp service, Workforce Management, and, um, I work for UGN right now. And I have to get my insurance plan for me and my husband by the 14th. And I have called there, like, three times and I can't seem to, uh, get... They send me a email and I haven't got it, and I have to do this by the 14th, so I was hoping I could get a representative that could tell me what a decent plan, um, the most popular that you have for a reasonable price for me and my husband for just... I just need dental and regular insurance. But I have to get it. I have to apply for it by the 14th.

Speaker speaker_0: Okay. I mean, I can review the different plans with you, um, and let you know what they cover-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... but I'm not able to suggest a plan based on anything, unfortunately. Um-

Speaker speaker_1: Oh, okay. Yeah, but I haven't getting... I haven't got the email, and I haven't looked it over. So if you can just suggest what most people get for their spouse and them, you know.

Speaker speaker_0: I can't suggest at all.

Speaker speaker_1: Okay.

Speaker speaker_0: I can only tell you what they cover.

Speaker speaker_1: Oh, okay. <|agent|><|en|>

Speaker speaker_0: So let me, um, let me pull up your file. What's the name of the agency that you work for?

Speaker speaker_1: Um, Workforce Management.

Speaker speaker_0: And the last four of your Social?

Speaker speaker_1: 8209.

Speaker speaker_0: Okay. And your first and last name?

Speaker speaker_1: Theresa Kell, K-E-L-L.

Speaker speaker_0: All righty. Do you mind verifying your address and date of birth?

Speaker speaker_1: 2752 Well Street, Lake Station, Indiana, 46405.

Speaker speaker_0: Okay. And your date of birth?

Speaker speaker_1: 5/19/69.

Speaker speaker_0: And then phone number is 219-628-2173?

Speaker speaker_1: Right.

Speaker speaker_0: Okay. Is your email jwkeell72@hotmail?

Speaker speaker_1: Yes.

Speaker speaker_0: I'm not sure why you're not getting that.

Speaker speaker_1: Unless you want to try and send it again tonight, and if I can't get on it, I'll just have to be able to call back again. But this is like the fourth time I've called.

Speaker speaker_0: I'll, I'll just go ahead and send it to you. And, um, do you have a way to check and see if you got it while we're on the phone?

Speaker speaker_1: Um, yeah. My Outlook, which is my email. I could, I could check it, mm-hmm.

Speaker speaker_0: Okay, so your email is, it's an Outlook account, it's not a Hotmail account?

Speaker speaker_1: Um, is... My email, um, is Outlook. I don't have a regular-

Speaker speaker_0: Then... That's what it is, 'cause we have jwkeell72@hotmail.

Speaker speaker_1: Maybe that's, that's why... Maybe that's why hotmail.com. Maybe you need to go to Outlook, I don't know, 'cause I had it changed when I got my different phone. So I, it's on Outlook now instead of email, so maybe that's what it is. 'Cause they, they even told me to check my junk mail, and I couldn't find it.

Speaker speaker_0: So it's jwkeell72@outlook?

Speaker speaker_1: At Outlook, yes.

Speaker speaker_0: Okay, let me try and send that to you there. Either way, I'll, I'll go over the plans. I just want to see. There's a lot of these details

Speaker speaker_1: That might be what, that might be what it is. I'm not too phone savvy on that, so if I changed it from, you know, my email to Outlook, it, that could be it. 'Cause I just

got another phone not that long ago so I did change it 'cause he said Outlook was better than email. So that, that could be it.

Speaker speaker_0: Okay. Give me just one second. Okay. So I just sent it, you should get it here in a few seconds. Well, it looks like I got a failure notice for that. Are you sure that that's what your email address is?

Speaker speaker_1: Um, most of my emails come under Outlook, yeah, all my emails come under Outlook. You can try that jwkel under my email too, 'cause I, I don't, I don't know, but I, I might still have it on there. I don't... I'm not really sure. We can try it.

Speaker speaker_0: Is there a way that you can pull up your email and see exactly what the specific, um, email address is?

Speaker speaker_1: I don't have phone theory right now. I can try. Yeah, my, yeah, my... It, it says my, um, my mail is jwkel72@hotmail.com on here on my iCloud. But it doesn't-

Speaker speaker_0: All right, well, why don't you try that? Let's try that and see. Um, like I said, if not, either way, I'll just, I'll just-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... go over the different things.

Speaker speaker_1: 'Cause I, I'm having a heck of a time and I have to do this by the 14th, so.

Speaker speaker_0: All right. It says it went through. I haven't gotten-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... a failure notice for it.

Speaker speaker_1: It went through on what? The jwkel?

Speaker speaker_0: Yeah, dot Hotmail.

Speaker speaker_1: Hotmail.com?

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Hm. Because I am not on.

Speaker speaker_2: Did I make him something?

Speaker speaker_0: Still hasn't come through on your end?

Speaker speaker_1: Nope.

Speaker speaker_0: Okay. All right. Well, let me just go over the different plans with you then.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, uh, so there's a couple different ones to choose from as far as medical is concerned. So the first plan we offer is the MEC, uh, TeleRx which is this plan-

Speaker speaker_1: MEC? Mm-hmm.

Speaker speaker_0: Yeah. So MEC TeleRx. Um, this plan mainly covers your preventative healthcare and it covers that at 100% as long as you stay in network.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: That covers things like yearly physicals, vaccinations and preventative screenings.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, it does also come with a subscription to FreeRX which is a prescription plan, and it also comes with the virtual urgent, excuse me, the virtual urgent care.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, actually it does not come with virtual. No, it does, I'm sorry. So it does come with virtual urgent care. I was looking at something else. Um, but again, mainly the StayHealthy MEC TeleRx covers preventative medical.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Uh, then we have our VIP plans. VIP plans-

Speaker speaker_1: Does that, does that, does, uh, that, um, MEC TeleRx, does that, does that... Can you get, like, dental with that or no?

Speaker speaker_0: Well, dental and vision are separate policies from medical.

Speaker speaker_1: Oh, okay. So this is separate from... Okay.

Speaker speaker_0: Yeah. What I'm reviewing now is just the medical plans.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, I'll, I'll go over the dental as well but you, you, you don't have to, to get medical to get dental or vice versa. Um, you can-

Speaker speaker_1: Yeah, I just need medical and dental is all I need. So whatever you got, it's...

Speaker speaker_0: Yeah, like I said, I'm not able to make any suggestions.

Speaker speaker_1: Yeah, I know.

Speaker speaker_0: So the only thing I can do is go over the different medical plans and then you would have to pick and tell me what to enroll you into.

Speaker speaker_1: Well, how much is this MEC TeleRx for me and my spouse?

Speaker speaker_0: Okay. So I guess what I'll do is I'll go over each individual plan with you, what they cover, and then I'll tell you the pricing as well.

Speaker speaker_1: Okay, okay.

Speaker speaker_0: After I go over it.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: So the StayHealthy MEC TeleRx, the one we just reviewed-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... about your preventative care, that is \$20.26 for employee plus spouse. And that is weekly. Then we have the VIP plans, the VIP Standard and the VIP Plus. Both of these plans come with virtual primary care. Um, they also have virtual urgent care, so that's just like a little, you know, bonus to these plans.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: But what they, what they typically cover is your non-preventative medical. So there is coverage for being admitted to the hospital, having to go to the emergency room, urgent care, um, physician's office. Uh, there's some coverage for prescriptions as well. The only difference between these two plans, the VIP Standard and the VIP Plus, is the Plus pays a little bit more towards hospitalization.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: Now, the way that these plans work, there is no co-pay, there is no deductible. The insurance is gonna pay a set dollar amount for a certain amount of days, depending on the benefit-

Speaker speaker_1: Okay.

Speaker speaker_0: ... and then you pay the remainder of the bill.

Speaker speaker_1: Okay. Okay. And what's the diff- um, what's the difference in the cost with that VIP Plus?

Speaker speaker_0: Yep. Uh, so the VIP Standard for employee plus spouse is \$35.48 a week. The VIP Plus is \$68.61 a week for employee plus spouse. Now, we have two other medical plans. Um, there's the Stay Healthy MEC Enhanced Basic. Um, so this covers your preventative care. It does also have coverage for primary care visits, specialist care visits, and urgent care visits. Now, these three visits, the primary care, specialist, and urgent care, they do have a co-pay.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: The primary care, there's a \$10 co-pay per visit, specialist care, a \$50 co-pay per visit. Urgent care is a \$60 co-pay per visit. Um... And it looks like there is coverage for prescriptions as well.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: You do get the virtual urgent care. Um, so that's what the Stay Healthy MEC Enhanced Basic covers. And for employee plus spouse, that a week would be \$53.76 a week. Then we have the Stay Healthy MEC Enhanced, which this plan, again, with the primary care, specialist care, and urgent care, there are co-pays. Looks like it's the same co-pays as well. Primary care is \$10 per visit. Specialist is \$50 co-pay.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Urgent care is a \$60 co-pay. Uh, there is coverage for prescriptions, um, but there's also coverage for hospitalization under this plan if you were to be admitted. Now, the coverage for that works, um, similar to the, um, VIP plans where the insurance will pay a set dollar amount for a certain amount of days and then you-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... just pay the remainder of the bill.

Speaker speaker_1: Okay.

Speaker speaker_0: So, the Stay Healthy MEC Enhanced for employee plus spouse is \$75.30 a week.

Speaker speaker_1: Okay. We're... Uh, I think I'm good on that one. I think we're gonna go to the second one you had told me. The s- the, the second one which is the, uh, um, the... No, the first one. Med- um, M-E-U-C. The first one you told me about.

Speaker speaker_0: The-

Speaker speaker_1: The-

Speaker speaker_0: ... MEC TeleRx? The one that's \$20.26 a week?

Speaker speaker_1: Yeah, for the s- yeah. PI- yeah. A week, 20... Whatever, 26 plus... For my spouse as well?

Speaker speaker_0: Okay. So-

Speaker speaker_1: So, would it be like 40-

Speaker speaker_0: So-

Speaker speaker_1: ... some dollars then I have to pay? 20 for... 20.26 would be for me and then I have to pay more for him?

Speaker speaker_0: No, no, no, no, no, no. It doesn't work like that. For you and your spouse, it's a total of \$26, or \$20.26. And that's for the whole family.

Speaker speaker_1: Okay, a week.

Speaker speaker_0: Yeah.

Speaker speaker_1: A week. Okay, okay. Yeah, we'll go with that one c- and, and, uh, we'll just go with that one, and if I don't care for it, I can change it next year, right? If I wanted

something different? Like-

Speaker speaker_0: Well, you would have to make sure that your company is in the open enrollment period.

Speaker speaker_1: Oh, okay. I understand that, but I could change it if I needed to, if it's open enrollment, right?

Speaker speaker_0: Yeah, as long as your-

Speaker speaker_1: Okay.

Speaker speaker_0: ... employer is in open enrollment, you can, you know, you know, you can upgrade your plan. Now, you can cancel these plans at any time, it's just whenever y- it comes to enrolling into a plan or upgrading-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... that's when you would have to be within the company's open enrollment period.

Speaker speaker_1: Okay. Well, we're gonna stay with that one, and then I just need your, um, specialty about dental.

Speaker speaker_0: Okay.

Speaker speaker_1: Because dental seems-

Speaker speaker_0: Now, before I move on to that, I just want to reiterate that the plan-

Speaker speaker_1: Okay.

Speaker speaker_0: ... you're choosing is only for your preventative care services. So, if you get s- if either one of you get sick or injured, the only type of coverage there is for that is the virtual urgent care services. There is not gonna be any coverage for non-preventative in-person.

Speaker speaker_1: Okay, so I'll be better off going with the VIP.

Speaker speaker_0: Well, like I said, with the VIP plans, they do cover non-preventative medical but they don't cover the preventative like the Stay Healthy does.

Speaker speaker_1: Okay. No, we'll stay with the Stay Healthy.

Speaker speaker_0: Okay.

Speaker speaker_1: We'll be all... Yeah. Yeah, we'll stay with the Stay Healthy.

Speaker speaker_0: Okay. I just wanted to make sure you knew that. Um, now the dental plan we offer is a very basic dental plan, so it's not going to cover any major dental work like crowns or orthodontists. Um, it does cover your preventative dental work at 100% and then basic dental work like fillings and extractions at 80% once you meet the \$50 deductible. Um, and it looks like the cost for employee plus spouse is \$7.01 a week.

Speaker speaker_1: Oh, I think that's all I should probably need for right now.

Speaker speaker_0: So you do want to do the dental as well?

Speaker speaker_1: Yes. Yes.

Speaker speaker_0: Okay. So in total it looks like for the medical e- plan you chose and the dental, it is \$27.27 a week.

Speaker speaker_1: A week? Okay. All right. Yeah, um, 'cause my husband has to go in periodically to get, um, checked out, um, for blood work because he, uh, has to be on, um, a, a pill, um, every day for his, um... He's got, uh, acid reflux, so every, like, three months he's gotta go in and get blood work so he can get his pills renewed. Is that...

Speaker speaker_0: So again, we're just your benefits administrators. We're not the actual insurance company. I cannot say whether or not that's gonna be covered.

Speaker speaker_1: You're gonna send me, like, um, a pamphlet and all that with the information and all that too, right? Yeah.

Speaker speaker_0: Well, the only way I have to send it is by email. Now you can... I believe you can go onto the website and download a copy of it, but what I was gonna say about the plan that you chose.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: As I was trying to explain to you earlier, from my understanding, this plan only covers preventative services, so that's like yearly physicals, vaccinations, and preventative screenings. If you go to a doctor for a preexisting condition, more than likely it- it is not gonna be covered under the plan you chose.

Speaker speaker_3: Then you'll have to get a different plan.

Speaker speaker_1: Well, okay, what plan would- would that... What plan is that one that you're talking about that would cover him for that? Like if he was to have to...

Speaker speaker_0: So again, I can't make a suggestion because I don't know for sure, but the-

Speaker speaker_1: That's the one that you told me, the VIP one for 3548.

Speaker speaker_0: Well, going... Again, going back to the VIP plans, they do have coverage for non-preventative services like being admitted to the hospital, having to go to the urgent care or physician's office-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... but they do not cover the preventative services like the Stay Healthy does. So when it comes to these three plans, you're getting one side or the other. You're not getting both sides. Now we have the other two plans that I reviewed with you, the Stay Healthy MEC Enhanced Basic-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... and the Stay Healthy MEC Enhanced, which these two plans cover preventative and they have non-preventative services as well.

Speaker speaker_1: Okay. What's the difference between the two?

Speaker speaker_0: So again, the difference between the Stay Healthy MEC Enhanced Basic, that plan specifically, it covers your preventative care at 100%. So that's your yearly physicals, vaccinations and preventative screenings.

Speaker speaker_1: Okay.

Speaker speaker_0: It has primary care visits, which is a \$10 copay per visit. It has specialist care visits, which is a \$50 copay per visit. It has urgent care visits, which is a \$60 copay per visit. You do have coverage for prescriptions.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: You also get the virtual urgent care. So i- this plan, that's all that that is gonna cover. Then you have the Stay Healthy MEC Enhanced, which covers everything that I just reviewed f- with you for the-

Speaker speaker_1: Right.

Speaker speaker_0: ... Stay Healthy MEC Enhanced, but it adds on the hospitalization benefits. So if you were to be admitted to the hospital, it has coverage for, you know, like hospital admission, hospital confinement. It has surgical benefits, medical imaging. It has emergency room coverage as well.

Speaker speaker_1: That's the... That's the MEC, right?

Speaker speaker_0: That's the Stay Healthy MEC Enhanced.

Speaker speaker_1: Yeah, Stay Healthy M E... Okay, and that one was...

Speaker speaker_0: That specific plan is \$75.30 a week.

Speaker speaker_3: Do you think we'll be going to the hospital?

Speaker speaker_1: No. We're gonna keep... We're gonna keep the one I told you, yeah. We're gonna be all right with the one I told you.

Speaker speaker_3: Hold it, hold it, hold it-

Speaker speaker_4: ... Stay Healthy, the first one that she said.

Speaker speaker_1: Y- yeah, so that's the one I said.

Speaker speaker_0: There's, there's three different Stay Healthys. It- and I've, I have to explain all of them the best that I can.

Speaker speaker_4: Okay.

Speaker speaker_0: But there's three different-

Speaker speaker_4: Okay, so the one- the one that you were saying for the doctor visits and stuff for both of us?

Speaker speaker_0: So, again, let me just start from the beginning. The Stay Healthy MEC TeleRx, that plan just covers your preventative healthcare. So that's yearly physicals, vaccinations and preventative screenings.

Speaker speaker_1: Okay.

Speaker speaker_0: It does also come with a subscription to FreeRx, which is a prescription plan, and it comes with a subscription to virtual, um, urgent care. But the majority of the coverage you get with the MEC, the Stay Healthy MEC TeleRx is just for your preventative services.

Speaker speaker_4: Mm-hmm.

Speaker speaker_0: Then we have two different plans under the name VIP. There's VIP Standard and the VIP Plus. Both of these plans come with virtual primary care, but what they typically cover is non-preventative medical. So, if you were to be admitted to the hospital, if you have to go to urgent care, um, if you had to go to the emergency room or a physician's office. There's also coverage for prescriptions. Neither one of these plans have copays or deductibles associated with it. So, the insurance is gonna pay a set dollar amount towards the different benefits, and then you pay the remainder of the bill. The only difference between the VIP Standard and the VIP Plus is the VIP Plus pays a little bit more towards hospitalization. Now, we have two other medical plans. The Stay Healthy MEC Enhanced Basic-

Speaker speaker_4: Okay, okay, here. Let's-

Speaker speaker_0: ... which covers-

Speaker speaker_4: The first one that you ju- uh, the last two that you were just talking about, the first one.

Speaker speaker_1: That's the one I said.

Speaker speaker_4: Was that the one she had said?

Speaker speaker_1: Yes, it's 20.26 for me and you. And then dental is separate. Inaudible

Speaker speaker_0: So, I think this is where i- i- it's, it's really hard to explain without you guys looking at the benefits guide as well, because a lot of the names are similar for these plans.

Speaker speaker_4: Okay, well-

Speaker speaker_0: But in total, we have five different... Actually, we have six different medical plans that you can choose from.

Speaker speaker_4: Okay. On the last two that you were just talking about, the Plus and the one that was before that one? Stay Healthy-

Speaker speaker_0: VIP Standard?

Speaker speaker_4: Yeah.

Speaker speaker_0: Are you referring to the VIP Standard and the VIP Plus?

Speaker speaker_4: VIP Plus, where it was the no copay and stuff like that for doctor's visit? But without the extra hospital stuff? Am I-

Speaker speaker_0: So-

Speaker speaker_4: ... saying it right?

Speaker speaker_0: So, the VIP Standard and the VIP Plus both have coverage for hospitalization, physician room... uh, physi- physician office visits, emergency room and urgent care. There is no copay or deductible associated with these plans. The only difference between the two VIP plans is the VIP Plus pays more specifically towards hospitalization than the VIP Standard does.

Speaker speaker_4: We'll take the VIP Standard.

Speaker speaker_0: Okay. And just to reiterate, neither one of the VIP plans cover preventative care.

Speaker speaker_4: And what would be preventative care?

Speaker speaker_0: Yearly physicals, vaccinations and preventative screenings.

Speaker speaker_4: Okay. Yeah, that's fine.

Speaker speaker_1: And how much?

Speaker speaker_4: The VIP Standard. And how much is that?

Speaker speaker_0: So, the VIP Standard for employee plus... uh, employee plus spouse is \$35.48 a week.

Speaker speaker_1: What is it?

Speaker speaker_4: \$35.48.

Speaker speaker_1: I wrote that down.

Speaker speaker_4: That's what she takes.

Speaker speaker_0: Okay.

Speaker speaker_1: And then you... then you do dental, that she told me, \$7 for me and you a week.

Speaker speaker_4: And then she said to add the dental that you told her about, that was \$7 a week for her and me.

Speaker speaker_0: Okay. Do you mind if I speak to her again?

Speaker speaker_4: Okay.

Speaker speaker_1: I'm right here. You're on speaker.

Speaker speaker_0: Okay. So, the... Just to let you know, the VIP Standard and the dental for employee plus spouse, that would be a total, um, weekly deduction of \$42.49.

Speaker speaker_1: Okay.

Speaker speaker_0: All right, so let me get your spouse added on. What is, uh, his name?

Speaker speaker_1: Jon Kell. K-E-L-

Speaker speaker_0: J-O-H-

Speaker speaker_1: J-O-H... Yeah, H-N.

Speaker speaker_0: Okay. And then, uh, date of birth?

Speaker speaker_4: March 1st, 1971.

Speaker speaker_1: March 1st, 1971. Inaudible Okay. And then full Social?

Speaker speaker_4: 3-0-8-

Speaker speaker_1: 3-0-8-

Speaker speaker_4: ... 72-

Speaker speaker_1: ... 72-

Speaker speaker_4: ... 6329.

Speaker speaker_1: ... 6329.

Speaker speaker_0: All right. So, from here, it will take about one to two weeks for the enrollment to be processed through your payroll department.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: So, um, you might not see that first deduction come out of your check until two weeks from now. Once you do, the coverage will start the following Monday.

Speaker speaker_1: Okay.

Speaker speaker_0: And then, um, once the coverage is active, ID cards and policy information are made and sent to you within seven to ten business days.

Speaker speaker_1: Okay.

Speaker speaker_0: Now, the ID card... Uh, the ID card for your medical will be emailed to you, but the dental is typically emailed. Or, I'm sorry, the dental is sent by mail, the medical is sent by email.

Speaker speaker_1: Sent by email. Okay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: And if I have any questions or need any information or... about it, um, I can call the... your company, right?

Speaker speaker_0: Yes. Now, keep in mind, like I said, we're just your benefits administrators, so there might be some things that we cannot answer because we're not the insurance company. In that event, uh, we can direct you to the right place. We can either, you know, get you in touch with the insurance company if it's something that they can answer.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Uh, but we typically just answer general questions, um, we get you enrolled, make changes to your enrollment. Um, there might be times where you might have to make a direct payment for the coverage. We can assist with that as well. Um-

Speaker speaker_1: Okay.

Speaker speaker_0: But yeah, I would, I would say if you have any questions or concerns, definitely just give us a call. And if it's not something we can handle or answer for you, we can-

Speaker speaker_1: Transfer you to the correct place.

Speaker speaker_0: ... transfer you to the correct place. Yeah.

Speaker speaker_1: Oh, oh, okay, great. Okay, that works for me.

Speaker speaker_0: All righty. Well, you have a wonderful day.

Speaker speaker_1: And you have a wonderful evening.

Speaker speaker_0: Thank you. Bye-bye.

Speaker speaker_1: Bye-bye.