

Transcript: VICTORIA

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Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Yes, hi. Good afternoon. I hope you can help me. Um, I have a benefits enrollment form that I just need a little bit of help, um, you know, trying to fill out. Would you be able to assist me with that? I can definitely try to answer any questions you have. What's the name of the agency you work for? North Staffing Group. ... Okay. Yeah. It, it was another agency but I think North Staffing Group bought them out. So now I have to switch benefits again. Okay. Do you have the, uh, benefits guide for North Staffing? Do I have... I'm sorry, the what? The benefits guide. It goes over like all the plans and what they cost. Yeah. I, I think I have that. There was medical, additional benefits like the MEC, ACA compliant plan, stuff like that. And it shows you how much it takes out for employee. It's only gonna be for employee. My family, they have their own stuff. Okay. What type of questions do you have? So here I have it kind of all filled out. Um, and just it being that this is going to be on... It's just going to be me for now. Um, the only one I'm really kind of stuck on is it says medical. I mean, I do go to the doctor a lot, quite often. Um, and then it says Elite and VIP plan, may elect one or without a state healthy MEC election. So the Elite Pro and the VIP Classic, I just didn't know which one to go through, and I think someone was supposed to send me a, um... To just make sure that my... When I go to the doctor, go to the doctor, that they're all in the same network. Okay. So to find providers, that's something you'll have to contact MultiPlan for. We don't have access to that information. So I can give you a phone number to call or a website to go on to, um, and that's where you would find the in-network providers. MultiPlan. I think I have that one. Is it the 1-800-457-1403? Let me double check. Yeah, 800-457-1403 or you can just go on to- Yeah. Yeah. Um, so 800-457-1403 or you can go onto multiplan.com. All right. And it shows you all the ben- the providers? Yes. There's a way you can look up the providers on that website. Okay. Okay. Um... Now, to tell the difference between the two plans, 'cause I know you have some questions about that, that's where the benefits guide is gonna come into play, 'cause on the benefits guide it, it specifically breaks down all of the plans for you by the dollar amount that the insurance will cover for each benefit. Oh. So just what I'm seeing, on some things the Elite Pro is going to pay more for. So like, um, it looks like your hospitalization benefits, the Elite Pro will pay more towards that than the VIP Classic. Mm-hmm. And then the VIP Classic has some benefits that the Elite Pro doesn't have. So it looks like the VIP Classic has a, uh, rehab, uh, benefit, rehabilitation benefit, I have trouble saying that word, um, whereas the Elite Pro does not. Um, it also looks like the VIP Classic might pay more towards the, like, outpatient surgery than the Elite Pro. Right. Okay. So really, you just want to go through the benefits guide and see based off of the information that's listed in that chart what plan would work best for you. Okay. So I have to look that up on the, the, uh, MultiPlan thing? No, ma'am. The multiplan.com website, that's just to find a provider for medical. Oh, wow. Now, what I'm

referring to is the benefits guide which I believe you said you had a copy of. It's just like a, a little pamphlet or maybe a PDF file that you have, and it goes over all of the plans being offered, what they cover and how much they cost. Okay. If you don't have that, I can email it to you. I think I may have it. I... It's, um... It doesn't say what it costs though. It, they sent me a big thing, a big packet. Oh, boy. With MetLife- I can get you- ... and all that stuff in it. Okay. If you want to send it again that'd be great. Okay. What would be a good email to send that to you? Sure. SharonSamuels66@gmail.com. All right. So is that S-H-A-R-O-N Samuels, S-A-M-U-E-L-S 66? Yeah. No? Yeah. Mm-hmm. Okay. And it is North Staffing, you said? Yeah. Okay. All righty. So I just sent that to your email. Did you have any other questions for me? No, that's about it. So... Oh, no, the en- so the, um, you still need to be able... Well, you did say the Classic is probably a little bit better. The Elite is just for like hospital stay. Well, both of them are. So the VIP Classic and the Elite Pro essentially provide coverage for the same type of things, which is non-preventative care. Okay. So both of them have coverage for hospitalization. They also both have coverage for like emergency room visits, urgent care, physician's office. So essentially both of them have the same type of coverage. The only difference between the two is the specific dollar amount that the insurance is gonna cover for th- the benefits and also how many days they'll cover for those benefits. Oh, okay. So on... So on some things the Elite Pro would be better, but on other things the VIP Classic might work better for you. It just depends on what you're looking for. So that's why- Right. Right. ... what I sent to you is really gonna break it down by the benefit. So it'll say the specific dollar amount the insurance will cover for that benefit as well as the amount of days they'll cover. So then you can just- Okay. ... make a decision from there. Right, 'cause I think I did everything else. They have the, um, the dental. What dental do they use? What's the name of the company? Do you know? Um, the dental is through American Public Life. Never even heard of that. American Public Life. And then it has disability, unless you're working 20 hours or more. Mm-hmm. Um, that's if I... I don't know if I should put in disability. Like, if I go, uh, out on sick leave or something, is that what they mean by the disability? 'Cause I don't see anything else. Like, sometimes they have long-term disability, short-term disability. Yeah. So we just offer short-term disability. We don't have a long-term disability, unfortunately. But from my understanding, short-term disability is just, like, if you're temporarily disabled and unable to work, uh, it- it helps provide an income while you're out of work. So it'll pay up to 90 days and it'll pay 650 a month. \$650 a month? Mm-hmm. Okay. Okay, that's the disability. I mean, check that one off. Term life, that's okay. Vision and acc- that... Accident is accidental death, correct? Well, it does have the accidental death and dismemberment. Yes. But the group... The 24-hour group accident policy is basically a policy to help pay the expenses due to an accident. Um, so it'll pay like a set dollar amount towards the emergency room, a set dollar amount towards daily c- uh, hospital confinement, set dollar amount towards the intensive care unit. It does come with, like I said, the accidental death and dismemberment benefit as well. But this is... The policy itself is just to help pay the expenses due to an accident. So it- Okay. ... kind of, in a way, some of the things that are covered under the 24-hour group accident policy you get with the VIP Classic or the Elite Pro when it comes to, like, the hospitalization, um, emergency room. Mm-hmm. Uh, intensive care unit. So this would just be in addition to that. Right. Okay. All right. Well, I'm guess I'm gonna get that one. I mean, the critical illness. I just did the disability. I did everything else. The disability and forgot what was the other one you did. What is IDX Social Club? I think... No, no, I'm sorry. What is the FreeR-

the FreeRX? So FreeRX is a prescription plan. Most of the medications being offered through that plan are free. Um, of course, you would have to be prescribed the medication by your provider and then... Um, now with this plan it is very important that you look up the medication to even see if it is covered, but also only some medications are available for home delivery. Other medications are only available for pharmacy pickup. Oh, okay. Mm-hmm. Huh. So that's the free... When you say FreeRX, so when I go to pick it up, I don't have to pay anything, but that's only for some of my medicine? Yes. Like I said, most of the medications being offered through this program are free. I do know there are some that are not free, and in that case it would be discounted. Okay. Like even medicine that I'm getting... Like I take a Dupixent and, and I'm getting ready to probably start taking the, um, Ozempic or the, the Wegovy. Do you know if they pay for that? Because a lot of insurance wasn't paying for it. Uh, that I don't know. That's where you'll have to go onto the website freerx.com. There's a way that you can actually search the medication and it'll tell you, um, the cost of it, if there is any cost. If not, it's gonna say \$0. And then it'll also tell you at that point whether it's available only for pharmacy pickup or if it's available for home delivery. Yeah. Okay. All right. So I just want to take all these out. I have dental. And now the dental, that's only, that's only for like maybe the crown? Not even a crown, that's just the basic dental, um, uh, X-rays and teeth cleaning? What about that one? Yeah, so I know the dental policy we offer is very basic. It's not going to cover any major dental work like crowns, orthodontists, unfortunately. But it does cover your preventative dental work at 100%. And then basic dental work like fillings and extractions at 80% once you meet the, uh, \$50 deductible. Okay. All right. And that dentist through... What was the dental company name? American Public Life. American Public Life, okay. Um, life and vision of course. That's when I also did... Which plan is the vision through? MetLife. MetLife, okay. And I was... They told me something about I can get a free pair of frame... Well, what does that consist of? The eye exam 'cause I have problems with my eyes. So, what I know about vision is for the annual eye exam, there's a copay of \$10. Um, if you're going specifically for the lens and, lenses and frames, the copay is \$25. And then the insurance will pay \$130 for the frame allowance. Oh, \$130. And if I wanted to put that towards something like, um, you know, glasses that I want to get, can I use that 130 and then add whatever else I want with my, with, you know, my money? I- I- I'm not sure, to be honest with you. So here at Benefits in a Card, we're just the administrators. Okay. We're not the actual insurance carriers. You might want to verify with the insurance carrier, but from my understanding, the insurance is only going to pay \$130 of the frames. And then you would just be responsible for the rest. Yeah, that's what I wanted to know. I have to be responsible for the rest. Okay. All right, they can answer most of them. I think I'm just going to go with the, uh, with the VIP Classic for now, and then get the others. And then how long or soon does my benefits kick in? 'Cause I don't- So are you- ... want anything right now. Okay. Are you filling out like an enrollment form? Or are you- Yeah, I have it, I, I have it right here. This is the enrollment form. Okay. It says, "Oh, coverages are affected on the Monday following your payroll." Okay. Are you talking about... Yes, I filled out the whole Benefits in a Card, and it's the one form I think, and it says, "You can return completed forms to 855-899-5709 or faxing@benefitsinacard.com." Yeah, just follow the instructions on the form. I just didn't know if you needed me to, uh, do the enrollment on my end. Um, but yes, so once you fill out that form and- I mean if you- ... send it- ... if you want to, you can, you can do the enrollment. Are you... Can you do that now while we on the phone? To do the enrollment on, on the phone

and I can be done with it? I would rather do that. Okay, whatever works. Um- ... what's the last four of your social? 5119. Okay. While I'm hanging today- And you would- ... I'm off today. Would you- Yeah, I'm sorry. ... like verifying your, um, your address and date of birth? Sure, the address, da- date of birth is 5/20/66, address is 1322. I spell it, Cynwyd, that's spelled C-Y-N-W-Y-D, Cynwyd Club Drive, apartment number 11. And that's Wilmington, Delaware, 19808. All right, and your date of birth? May 20th, 1966. Okay. And then phone number is 302-444-1559? Yes. All right. And then email is going to be sharynsamuels66@gmail.com. Yes. Okay. Um, let's see. All right. So what are you wanting to enroll into? So I'm going to enroll in the medical. It's go-... Everything is just going to be for me employee, and we're going to do everything we went over. I'm going to do the VIP Classic. 'Cause the other one, the first one, we didn't go over that one, that's the Stay Healthy plan that was for \$14.76. What's that one consist of? That plan specifically just, um, covers your preventative services. So like, uh, yearly physicals, vaccinations and preventative screenings. Um, it does cover that at 100% as long as you stay within the network, but like I said that's what... That's pretty much the majority of the plan is just preventative services. Yeah, that- Now that plan, um... Uh-huh. Let me double check actually. Yeah. So that's, that's pretty much it for that plan. It just does like your yearly physicals, vaccinations and preventative screenings. Nothing like... Yeah, okay. Nothing like if I needed to go to the emergency room, urgent care, nothing like that? Yeah, no coverage for that, unfortunately. Okay. So, are you just wanting the VIP Classic or are you wanting to add on some of the additional benefit options as well? Oh, yeah, I want... I definitely want the additional. So we're going to do the VIP Classic. And let me know when you're ready for everything else. You could just read them out to me. I'm ready. Okay, dear. Um, the VIP Classic, I'm gonna do dental. I'm going to do... I don't know if I should do this. I'm gonna come back to disability and wait a minute. So dental, term life, vision, accident. All right. And again with the disability, how does that work with the disability if I go off of work? Because you must be working more than 20 hours. I do, I work like... Yeah, I am more than 20 hours. Yeah, that's just to even be eligible to enroll into that plan, so you have to work 20 hours or more per week to be able to enroll into it. Right, and I do. I work from like 8:00 to 4:00, 8:00 to 4:00, 8:00 to 4:00 o'clock. Okay. Um, so yeah, so far without that... Okay, so like I said, it's that one. With disability, how does that work when I... If I become disabled, how would they pay me out or what? I- I... Unfortunately, I don't know too many details with, uh, about that, um, just because, again, like I said, we're just the administers. I know like the general basics of the plan. I don't know how they go about paying that benefit to you. That's something you would have to contact, um, the carrier about directly, which would also be, um, American Public Life. I don't know how they, they send the payment, unfortunately. But for me to be disa- bro-... For me to become disabled, if I have this plan I will be sure to get paid. You just don't know how much they pay. Do they pay monthly, bi-weekly, weekly? Well, like I said... No, like I said, so the benefit amount, what you get is \$650 a month. That's what it's gonna pay out. Oh, okay. And it does it for up to 90 days. There's also an elimination period of seven days. Now, do I know what an elimination period is exactly? Unfortunately, I do not. So if you need more specifics than that, at that point, that's when I would reach out to the carrier directly. Got you. Um, I just don't know how they, they send that to you. Okay. But of course like if you ever... I know, like if you ever are put in that situation where you may not be able to work, you would then at that point call American Public Life, explain the situation to them and let them know that you would like to use your short-term disability benefit. And at that point

they would walk you through the claims process, and I'm sure they would provide that information as well. Okay. All right. So, so far without putting a disability on, what's my total for... I guess this is gonna be coming out weekly because yeah, it says premiums displayed are weekly deducted. But of course- Yeah. ... give me 30... So I have the VIP Classic, the dental, term life, vision and a group accident and all of that being for employee only, it looks like it would be \$33.97 a week. Say, say that again? \$33? Okay. Now, if I call you back at the end of the week and I wanna put on disability, would it be too late or I have to do everything at one time and then do disability like the next year? You have to do it all at one time? Yeah. It looks like... Let me see. Yeah, it looks like for you specifically, your personal open enrollment period is actually coming to an end by Wednesday. So any other changes would have to be made by Wednesday for you. And then, um, the only other time you would be able to add on would be during the company's open enrollment period that they do have yearly. Okay. Oh, I didn't know. You said Wen-... You said... What's happening to me by Wednesday now? So you're... How you're even able to get enrolled is you're in your personal open enrollment period, which is 30 days from the date of your first check. Oh, no problem. That period is coming to an end on Wednesday, April 16th. I got you now. You have until then, um, to get enrolled and make any changes to your enrollment. Right, because they, um, they, they just bought that other company out. Okay, well then yes, let's do this. Um... And then the next time that I have to do enrollment is when? When is the next one will come around when you wanna change and all of that stuff? You know, that's actually a really good question. Um, Nora Staffing is one of our newer clients, so I don't even know when they typically hold open enrollment. Um, I know it's gonna be yearly, I just don't know when the next one is gonna be set because like I said, we just started working with Nora Staffing this year. Right. All right. Um... Uh... I don't know which one. I'll... I'm just gonna put it on I guess. You said I'm at 33, so be about \$37 and that's gonna be weekly. Um... I just like to have it knowing I have it, so if I have to become disabled-And... Mm, mm, mm. Then it takes so long for them to pay out anyway. All right, you, you can put it on. Just you can put that on. Okay. Just let me know how much that's gonna be coming out now. Aw, I wish under the 80. All right. So the VIP Classic, dental, short-term disability, term life, vision, and group accident all being for employee only, it looks like it's a total of \$38.17. And you said the group acc- what's group accident? I just saw that says accident. So again, that's just a policy design help to pay the expenses due to an accident. So most of the coverage you get under the group accident, you're going to get with the VIP Classic. Um, so like, you know, coverage for the hospital emergency room, intensive care unit, um, the daily hospital confinement, the hospital admission, um, medical imaging, um, ambulance, all of that is already covered under the VIP Classic. So with the group accident, it's just in addition to what the VIP Classic pays. Now under the group accident policy, you do also get the accidental death and dismemberment benefit. Okay. Mm-hmm. All right. It's only \$1.86. I can keep that. Okay. And it's just... You said it was- my total was just a \$4 difference anyway. Yeah. So it looks like everything, um, the VIP Classic, dental, short-term disability, term life, vision and group accident, again, would be a total of \$38.17 a week. Okay. Mm-hmm. That'll work. All right. So I'm gonna go ahead and process the enrollment on my end. Um, who did you want to name as the beneficiary for the term life? For the term life, can I have a primary and a contin- well, like a primary and I guess it's a contingent? Or you just need one? Um, I mean, we could put two people, but if I do two people it would be 50/50. Okay. This is my- it'll go over to my daughter, but, um, th- no she

doesn't need it, but my sister. Now you- Uh-huh. Now you may be able to do, like, a primary and then a secondary with the actual insurance carrier. But for us it's... I guess you would say would be like a primary. So some- sometimes people will put two different individuals as the primary beneficiaries and we'll just do 50 for one and 50 for the other. Okay. All right. I want her to get everything. Um, but she's, she's special needs. She wouldn't know how to take care of business or anything, but my sister would. Oh, goodness, I said this. Um, yeah, so Luisa Beltran, that's gonna be my beneficiary. God forbid she knows what to do. And then my secondary will be my daughter, could be 50/50. But Luisa, I'm going to spell her name is L-U-I-S-A. Last name is B as in boy, E-L-T-R-A-N. Okay. B-E-L- And then I'm- ... T-R-A-N? Uh-huh. Beltran, yes. Luisa Beltran. Okay. And you said this is child or a daughter? Or I'm sorry, child or- No, my daughter. She's my, but she's my best friend. Best friend. Okay. Not husband. Um, let's see. Okay, so now do you want to do it for two people? Because like I said, this would be for like the primary beneficiary. So if we put two people, I'm gonna have to do 50/50. Like God forbid if something was to happen to me. Mm-hmm. Um, for now we can leave it like that. I'll leave it like that for now. I'm gonna talk it over. She knows, you know, what to do. I just put it down because my daughter's, you know, she's not in a wheelchair or anything. She's just not, um, equipped to, you know, make decisions and stuff like that. Oh my goodness. If you decide to change it, just call us back and we can change it. Change it. I would change, if I decide to change, I could still put the 50/50 down. I can do it like that. Yeah, because like I said, I believe the beneficiaries that we obtain from you guys is technically considered a primary. So there could be more than one primary. Either way, our system, we have to split it up to where all the beneficiaries come out to 100%. So if you use two primary- Oh. ... I would have to do 50% for one person and 50% for the other. Hmm. Yeah. Now if you want to name a secondary, uh, beneficiary at that point, once the coverage becomes active you might be able to reach out to the insurance carrier and set that up with them. Where I can name her as secondary? Yeah, but if, if anything they would be able to help you out if that's possible with that one. Okay. When it becomes active. All right. I can do that. Okay. Um, so we got you all set now from here it's gonna take about one to two weeks for this to be processed through your payroll department. Okay. Once you see that first deduction come out of your check, coverage will start the following Monday. And then once the coverage is active, ID cards are made and sent to you within seven to ten business days. Okay. Then I can start using that to go to the doctor. And it says this is not a major medical coverage, a limited benefit plan, but I can go... 'Cause, 'cause the last plan we had, we only had two doc- eight doctor visits a year. But with you guys, benefits and the card, I can go... It's- I know it's not like a- like a Blue Cross Blue Shield, but I can go to the doctor say 20 times a year if I need to, right? Not necessarily. No, ma'am. So that's where the benefits guide is gonna come in handy because it tells you next to every benefit how many days the insurance is gonna cover for. So just looking at a regular physician's office under the VIP Classic, it looks like... Okay. VIP Classic, they pay \$50 a day with a max of four days. Right. Oh, you're talking about if I was in the hospital or anything? No, ma'am, that's just for a regular physician's office. They're only gonna cover \$50 a day with a max of four days. Really? Wait. So I only get to go to the... I'm confused. I only get to go to the doctor... Say I have a doctor's appointment Tue- Wednesday, and they only gonna just cover that and I only have three more doctor visits for the whole year? I'm not sure if it resets every year. That's something you'll have to verify with the, the carrier directly, but that's the way I'm understanding it. They only cover 50 day- \$50 a day with

a max of four days. With a max of four days, \$50 a day. So it's almost raked out to what we had the other one because it was eight visits a year. Yeah. So that's what th- that's what this is not major medical means. This is not going to be comparable to any type of coverage with a major medical insurance company. It only pays a set dollar amount towards the benefit for a certain amount of days. Anything outside of that is what you would pay. So it's not going to cover a large portion of your medical bills. Wow. Okay, I'm glad you said that then. I may, I may have to hold this until tomorrow because I'm thinking that I can go to the doctor throughout the year with this. Yeah, no, there is, there's definitely a- a set number of times. It looks like a- for just, like I said, a regular physician's office visit, they cover \$50 a day with a max of four days. And that includes if I go to the eye doctor, the GYN doctor? No vision's different. Vision's going to be completely separate from medical. Um... Okay. And like I said- and let me just clarify, the plan that you have, the VIP Classic is specifically for non-preventative visits. So if you go to... If you're trying to get a yearly physical done, it's not going to cover that. This plan specifically is for non preventative, so like a physician's office for a preexisting condition or if you're not feeling well, if you get injured, th- that's the type of coverage this plan will cover. Even if I need to go to the, um, um, urgent care? Yes, if you have to go to the urgent care, the emergency room, if you're admitted to the hospital, that is what this, this plan specifically is going to cover. I just wanted to clarify that it- it's not like the Stay Healthy MEC, it does not cover any preventative services like yearly physicals, vaccinations or preventative screenings. None of that would be covered under the VIP Classic. Mm, mm, mm. Now I want to stick with the other stuff, just like the dental, um, and all the other stuff. I can do that, right? Yeah, if you just want to do group accident, dental, short-term disability, term life and vision, you can do that. If you want to take the medical off, you can do that. Yeah, I'll probably take the medical off. And this is where it comes in when they want me to get this stupid Obama stuff. Obama, whatever it is. Oh God, I don't know what to do now. Um, yeah, I guess I can just take the medical off. I was under the impression that this would take me for the year. Wow. Okay. Um, can... Is there a way that... I wi- I wish I would be able to get you again. Can I put it on hold and then give you a call back or can you call me back? Um, I can't guarantee a call back myself just because we, you know, we take inbound calls throughout the day. Um, so what I would do, I- I'm going to go ahead and cancel the enrollment since you're unsure. Like I said, you have until this Wednesday to get enrolled. So as long as you call us back before Wednesday, this Wednesday, we can get you enrolled. I'll make a note of what we discussed, but either way, whatever you want to enroll into, call us back by the end of day Wednesday and we can get you- No, I can, I can enroll. I know I want this stuff here. I'll do the dental because like you said, the dental, all this will take me for the year. I'll do these benefit options and just medical, I'll have to look for somewhere else for medical. Now, dental is not necessarily gonna cover you for the full year. There's... it's not unlimited as well. Uh, I think you might wanna really review the benefits guide I sent you, 'cause it's gonna go in detail. The dental is only gonna pay out a maximum of \$750 a year. Mm-hmm. I'm... Yep, I understand that. I understand that. So, I mean, it's up to you. All right. Um... Yeah, 'cause you guys are open till eight o'clock tonight. Let me... I have a friend that works in, in the insurance and let me see what she, she says to help me out. 'Cause you're saying the medical is not... it was only gonna be paying \$50 for, what, four visits? Yes. For physician office visits under the VIP Classic Medical Plan, it only covers \$50 a day with a max of four days. Okay. I'm 11... Oh, \$50 a day with a max of four days. Okay. And like I said, I

sent the benefits guide to you. It's all documented on that benefits guide for you. Okay, dear, I'm gonna read that over again. And like you said, I have until Wednesday. If you want, you can cancel out and then I'll just do it over. I'll call you guys back tonight, but before they close at 8:00. Okay. So is... So do you want me to cancel what we already discussed and you'll just call back to enroll? Yeah, yeah. Okay. All right. All righty. Oh, thank you so much. You were very kind and patient. I appreciate it. Yes, ma'am. All right. You have a wonderful day. You too. Bye-bye. Bye-bye.

Conversation Format

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

Speaker speaker_1: Yes, hi. Good afternoon. I hope you can help me. Um, I have a benefits enrollment form that I just need a little bit of help, um, you know, trying to fill out. Would you be able to assist me with that?

Speaker speaker_0: I can definitely try to answer any questions you have. What's the name of the agency you work for?

Speaker speaker_1: North Staffing Group. ...

Speaker speaker_0: Okay.

Speaker speaker_1: Yeah. It, it was another agency but I think North Staffing Group bought them out. So now I have to switch benefits again.

Speaker speaker_0: Okay. Do you have the, uh, benefits guide for North Staffing?

Speaker speaker_1: Do I have... I'm sorry, the what?

Speaker speaker_0: The benefits guide. It goes over like all the plans and what they cost.

Speaker speaker_1: Yeah. I, I think I have that. There was medical, additional benefits like the MEC, ACA compliant plan, stuff like that. And it shows you how much it takes out for employee. It's only gonna be for employee. My family, they have their own stuff.

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

Speaker speaker_1: So here I have it kind of all filled out. Um, and just it being that this is going to be on... It's just going to be me for now. Um, the only one I'm really kind of stuck on is it says medical. I mean, I do go to the doctor a lot, quite often. Um, and then it says Elite and VIP plan, may elect one or without a state healthy MEC election. So the Elite Pro and the VIP Classic, I just didn't know which one to go through, and I think someone was supposed to send me a, um... To just make sure that my... When I go to the doctor, go to the doctor, that they're all in the same network.

Speaker speaker_0: Okay. So to find providers, that's something you'll have to contact MultiPlan for. We don't have access to that information. So I can give you a phone number to

call or a website to go on to, um, and that's where you would find the in-network providers.

Speaker speaker_1: MultiPlan. I think I have that one. Is it the 1-800-457-1403?

Speaker speaker_0: Let me double check. Yeah, 800-457-1403 or you can just go on to-

Speaker speaker_1: Yeah.

Speaker speaker_0: Yeah. Um, so 800-457-1403 or you can go onto multiplan.com.

Speaker speaker_1: All right. And it shows you all the ben- the providers?

Speaker speaker_0: Yes. There's a way you can look up the providers on that website.

Speaker speaker_1: Okay. Okay. Um...

Speaker speaker_0: Now, to tell the difference between the two plans, 'cause I know you have some questions about that, that's where the benefits guide is gonna come into play, 'cause on the benefits guide it, it specifically breaks down all of the plans for you by the dollar amount that the insurance will cover for each benefit.

Speaker speaker_1: Oh.

Speaker speaker_0: So just what I'm seeing, on some things the Elite Pro is going to pay more for. So like, um, it looks like your hospitalization benefits, the Elite Pro will pay more towards that than the VIP Classic.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And then the VIP Classic has some benefits that the Elite Pro doesn't have. So it looks like the VIP Classic has a, uh, rehab, uh, benefit, rehabilitation benefit, I have trouble saying that word, um, whereas the Elite Pro does not. Um, it also looks like the VIP Classic might pay more towards the, like, outpatient surgery than the Elite Pro.

Speaker speaker_1: Right. Okay.

Speaker speaker_0: So really, you just want to go through the benefits guide and see based off of the information that's listed in that chart what plan would work best for you.

Speaker speaker_1: Okay. So I have to look that up on the, the, uh, MultiPlan thing?

Speaker speaker_0: No, ma'am. The multiplan.com website, that's just to find a provider for medical.

Speaker speaker_1: Oh, wow.

Speaker speaker_0: Now, what I'm referring to is the benefits guide which I believe you said you had a copy of. It's just like a, a little pamphlet or maybe a PDF file that you have, and it goes over all of the plans being offered, what they cover and how much they cost.

Speaker speaker_1: Okay.

Speaker speaker_0: If you don't have that, I can email it to you.

Speaker speaker_1: I think I may have it. I... It's, um... It doesn't say what it costs though. It, they sent me a big thing, a big packet. Oh, boy. With MetLife-

Speaker speaker_0: I can get you-

Speaker speaker_1: ... and all that stuff in it. Okay. If you want to send it again that'd be great.

Speaker speaker_0: Okay. What would be a good email to send that to you?

Speaker speaker_1: Sure. SharonSamuels66@gmail.com.

Speaker speaker_0: All right. So is that S-H-A-R-O-N Samuels, S-A-M-U-E-L-S 66?

Speaker speaker_1: Yeah.

Speaker speaker_0: No?

Speaker speaker_1: Yeah. Mm-hmm.

Speaker speaker_0: Okay. And it is North Staffing, you said?

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay. All righty. So I just sent that to your email. Did you have any other questions for me?

Speaker speaker_1: No, that's about it. So... Oh, no, the en- so the, um, you still need to be able... Well, you did say the Classic is probably a little bit better. The Elite is just for like hospital stay.

Speaker speaker_0: Well, both of them are. So the VIP Classic and the Elite Pro essentially provide coverage for the same type of things, which is non-preventative care.

Speaker speaker_1: Okay.

Speaker speaker_0: So both of them have coverage for hospitalization. They also both have coverage for like emergency room visits, urgent care, physician's office. So essentially both of them have the same type of coverage. The only difference between the two is the specific dollar amount that the insurance is gonna cover for th- the benefits and also how many days they'll cover for those benefits.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: So on... So on some things the Elite Pro would be better, but on other things the VIP Classic might work better for you. It just depends on what you're looking for. So that's why-

Speaker speaker_1: Right. Right.

Speaker speaker_0: ... what I sent to you is really gonna break it down by the benefit. So it'll say the specific dollar amount the insurance will cover for that benefit as well as the amount of days they'll cover. So then you can just-

Speaker speaker_1: Okay.

Speaker speaker_0: ... make a decision from there.

Speaker speaker_1: Right, 'cause I think I did everything else. They have the, um, the dental. What dental do they use? What's the name of the company? Do you know?

Speaker speaker_0: Um, the dental is through American Public Life.

Speaker speaker_1: Never even heard of that. American Public Life. And then it has disability, unless you're working 20 hours or more.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Um, that's if I... I don't know if I should put in disability. Like, if I go, uh, out on sick leave or something, is that what they mean by the disability? 'Cause I don't see anything else. Like, sometimes they have long-term disability, short-term disability.

Speaker speaker_0: Yeah. So we just offer short-term disability. We don't have a long-term disability, unfortunately. But from my understanding, short-term disability is just, like, if you're temporarily disabled and unable to work, uh, it- it helps provide an income while you're out of work. So it'll pay up to 90 days and it'll pay 650 a month.

Speaker speaker_1: \$650 a month?

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Okay. Okay, that's the disability. I mean, check that one off. Term life, that's okay. Vision and acc- that... Accident is accidental death, correct?

Speaker speaker_0: Well, it does have the accidental death and dismemberment. Yes. But the group... The 24-hour group accident policy is basically a policy to help pay the expenses due to an accident. Um, so it'll pay like a set dollar amount towards the emergency room, a set dollar amount towards daily c- uh, hospital confinement, set dollar amount towards the intensive care unit. It does come with, like I said, the accidental death and dismemberment benefit as well. But this is... The policy itself is just to help pay the expenses due to an accident. So it-

Speaker speaker_1: Okay.

Speaker speaker_0: ... kind of, in a way, some of the things that are covered under the 24-hour group accident policy you get with the VIP Classic or the Elite Pro when it comes to, like, the hospitalization, um, emergency room.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Uh, intensive care unit. So this would just be in addition to that.

Speaker speaker_1: Right. Okay. All right. Well, I'm guess I'm gonna get that one. I mean, the critical illness. I just did the disability. I did everything else. The disability and forgot what was the other one you did. What is IDX Social Club? I think... No, no, I'm sorry. What is the FreeR-the FreeRX?

Speaker speaker_0: So FreeRX is a prescription plan. Most of the medications being offered through that plan are free. Um, of course, you would have to be prescribed the medication by your provider and then... Um, now with this plan it is very important that you look up the medication to even see if it is covered, but also only some medications are available for home delivery. Other medications are only available for pharmacy pickup.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Huh. So that's the free... When you say FreeRX, so when I go to pick it up, I don't have to pay anything, but that's only for some of my medicine?

Speaker speaker_0: Yes. Like I said, most of the medications being offered through this program are free. I do know there are some that are not free, and in that case it would be discounted.

Speaker speaker_1: Okay. Like even medicine that I'm getting... Like I take a Dupixent and, and I'm getting ready to probably start taking the, um, Ozempic or the, the Wegovy. Do you know if they pay for that? Because a lot of insurance wasn't paying for it.

Speaker speaker_0: Uh, that I don't know. That's where you'll have to go onto the website freerx.com. There's a way that you can actually search the medication and it'll tell you, um, the cost of it, if there is any cost. If not, it's gonna say \$0. And then it'll also tell you at that point whether it's available only for pharmacy pickup or if it's available for home delivery.

Speaker speaker_1: Yeah. Okay. All right. So I just want to take all these out. I have dental. And now the dental, that's only, that's only for like maybe the crown? Not even a crown, that's just the basic dental, um, uh, X-rays and teeth cleaning? What about that one?

Speaker speaker_0: Yeah, so I know the dental policy we offer is very basic. It's not going to cover any major dental work like crowns, orthodontists, unfortunately. But it does cover your preventative dental work at 100%. And then basic dental work like fillings and extractions at 80% once you meet the, uh, \$50 deductible.

Speaker speaker_1: Okay. All right. And that dentist through... What was the dental company name?

Speaker speaker_0: American Public Life.

Speaker speaker_1: American Public Life, okay. Um, life and vision of course. That's when I also did... Which plan is the vision through?

Speaker speaker_0: MetLife.

Speaker speaker_1: MetLife, okay. And I was... They told me something about I can get a free pair of frame... Well, what does that consist of? The eye exam 'cause I have problems with my eyes.

Speaker speaker_0: So, what I know about vision is for the annual eye exam, there's a copay of \$10. Um, if you're going specifically for the lens and, lenses and frames, the copay is \$25.

And then the insurance will pay \$130 for the frame allowance.

Speaker speaker_1: Oh, \$130. And if I wanted to put that towards something like, um, you know, glasses that I want to get, can I use that 130 and then add whatever else I want with my, with, you know, my money?

Speaker speaker_0: I- I- I'm not sure, to be honest with you. So here at Benefits in a Card, we're just the administrators.

Speaker speaker_1: Okay.

Speaker speaker_0: We're not the actual insurance carriers. You might want to verify with the insurance carrier, but from my understanding, the insurance is only going to pay \$130 of the frames. And then you would just be responsible for the rest.

Speaker speaker_1: Yeah, that's what I wanted to know. I have to be responsible for the rest. Okay. All right, they can answer most of them. I think I'm just going to go with the, uh, with the VIP Classic for now, and then get the others. And then how long or soon does my benefits kick in? 'Cause I don't-

Speaker speaker_0: So are you-

Speaker speaker_1: ... want anything right now.

Speaker speaker_0: Okay. Are you filling out like an en- enrollment form? Or are you-

Speaker speaker_1: Yeah, I have it, I, I have it right here. This is the enrollment form.

Speaker speaker_0: Okay.

Speaker speaker_1: It says, "Oh, coverages are affected on the Monday following your payroll." Okay. Are you talking about... Yes, I filled out the whole Benefits in a Card, and it's the one form I think, and it says, "You can return completed forms to 855-899-5709 or faxing@benefitsinacard.com."

Speaker speaker_0: Yeah, just follow the instructions on the form. I just didn't know if you needed me to, uh, do the enrollment on my end. Um, but yes, so once you fill out that form and-

Speaker speaker_1: I mean if you-

Speaker speaker_0: ... send it-

Speaker speaker_1: ... if you want to, you can, you can do the enrollment. Are you... Can you do that now while we on the phone? To do the enrollment on, on the phone and I can be done with it? I would rather do that.

Speaker speaker_0: Okay, whatever works. Um- ... what's the last four of your social?

Speaker speaker_1: 5119.

Speaker speaker_0: Okay.

Speaker speaker_1: While I'm hanging today-

Speaker speaker_0: And you would-

Speaker speaker_1: ... I'm off today.

Speaker speaker_0: Would you-

Speaker speaker_1: Yeah, I'm sorry.

Speaker speaker_0: ... like verifying your, um, your address and date of birth?

Speaker speaker_1: Sure, the address, da- date of birth is 5/20/66, address is 1322. I spell it, Cynwyd, that's spelled C-Y-N-W-Y-D, Cynwyd Club Drive, apartment number 11. And that's Wilmington, Delaware, 19808.

Speaker speaker_0: All right, and your date of birth?

Speaker speaker_1: May 20th, 1966.

Speaker speaker_0: Okay. And then phone number is 302-444-1559?

Speaker speaker_1: Yes.

Speaker speaker_0: All right. And then email is going to be sharynsamuels66@gmail.com.

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Um, let's see. All right. So what are you wanting to enroll into?

Speaker speaker_1: So I'm going to enroll in the medical. It's go-... Everything is just going to be for me employee, and we're going to do everything we went over. I'm going to do the VIP Classic. 'Cause the other one, the first one, we didn't go over that one, that's the Stay Healthy plan that was for \$14.76. What's that one consist of?

Speaker speaker_0: That plan specifically just, um, covers your preventative services. So like, uh, yearly physicals, vaccinations and preventative screenings. Um, it does cover that at 100% as long as you stay within the network, but like I said that's what... That's pretty much the majority of the plan is just preventative services.

Speaker speaker_1: Yeah, that-

Speaker speaker_0: Now that plan, um...

Speaker speaker_1: Uh-huh.

Speaker speaker_0: Let me double check actually. Yeah. So that's, that's pretty much it for that plan. It just does like your yearly physicals, vaccinations and preventative screenings.

Speaker speaker_1: Nothing like... Yeah, okay. Nothing like if I needed to go to the emergency room, urgent care, nothing like that?

Speaker speaker_0: Yeah, no coverage for that, unfortunately.

Speaker speaker_1: Okay.

Speaker speaker_0: So, are you just wanting the VIP Classic or are you wanting to add on some of the additional benefit options as well?

Speaker speaker_1: Oh, yeah, I want... I definitely want the additional. So we're going to do the VIP Classic. And let me know when you're ready for everything else.

Speaker speaker_0: You could just read them out to me. I'm ready.

Speaker speaker_1: Okay, dear. Um, the VIP Classic, I'm gonna do dental. I'm going to do... I don't know if I should do this. I'm gonna come back to disability and wait a minute. So dental, term life, vision, accident.

Speaker speaker_0: All right.

Speaker speaker_1: And again with the disability, how does that work with the disability if I go off of work? Because you must be working more than 20 hours. I do, I work like... Yeah, I am more than 20 hours.

Speaker speaker_0: Yeah, that's just to even be eligible to enroll into that plan, so you have to work 20 hours or more per week to be able to enroll into it.

Speaker speaker_1: Right, and I do. I work from like 8:00 to 4:00, 8:00 to 4:00, 8:00 to 4:00 o'clock.

Speaker speaker_0: Okay.

Speaker speaker_1: Um, so yeah, so far without that... Okay, so like I said, it's that one. With disability, how does that work when I... If I become disabled, how would they pay me out or what?

Speaker speaker_0: I- I... Unfortunately, I don't know too many details with, uh, about that, um, just because, again, like I said, we're just the administrators. I know like the general basics of the plan. I don't know how they go about paying that benefit to you. That's something you would have to contact, um, the carrier about directly, which would also be, um, American Public Life. I don't know how they, they send the payment, unfortunately.

Speaker speaker_1: But for me to be disa- bro-... For me to become disabled, if I have this plan I will be sure to get paid. You just don't know how much they pay. Do they pay monthly, bi-weekly, weekly?

Speaker speaker_0: Well, like I said... No, like I said, so the benefit amount, what you get is \$650 a month. That's what it's gonna pay out.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: And it does it for up to 90 days. There's also an elimination period of seven days. Now, do I know what an elimination period is exactly? Unfortunately, I do not. So if you need more specifics than that, at that point, that's when I would reach out to the carrier directly.

Speaker speaker_1: Got you.

Speaker speaker_0: Um, I just don't know how they, they send that to you.

Speaker speaker_1: Okay.

Speaker speaker_0: But of course like if you ever... I know, like if you ever are put in that situation where you may not be able to work, you would then at that point call American Public Life, explain the situation to them and let them know that you would like to use your short-term disability benefit. And at that point they would walk you through the claims process, and I'm sure they would provide that information as well.

Speaker speaker_1: Okay. All right. So, so far without putting a disability on, what's my total for... I guess this is gonna be coming out weekly because yeah, it says premiums displayed are weekly deducted. But of course-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... give me 30...

Speaker speaker_0: So I have the VIP Classic, the dental, term life, vision and a group accident and all of that being for employee only, it looks like it would be \$33.97 a week.

Speaker speaker_1: Say, say that again? \$33? Okay. Now, if I call you back at the end of the week and I wanna put on disability, would it be too late or I have to do everything at one time and then do disability like the next year? You have to do it all at one time?

Speaker speaker_0: Yeah. It looks like... Let me see. Yeah, it looks like for you specifically, your personal open enrollment period is actually coming to an end by Wednesday. So any other changes would have to be made by Wednesday for you. And then, um, the only other time you would be able to add on would be during the company's open enrollment period that they do have yearly.

Speaker speaker_1: Okay. Oh, I didn't know. You said Wen-... You said... What's happening to me by Wednesday now?

Speaker speaker_0: So you're... How you're even able to get enrolled is you're in your personal open enrollment period, which is 30 days from the date of your first check.

Speaker speaker_1: Oh, no problem.

Speaker speaker_0: That period is coming to an end on Wednesday, April 16th.

Speaker speaker_1: I got you now.

Speaker speaker_0: You have until then, um, to get enrolled and make any changes to your enrollment.

Speaker speaker_1: Right, because they, um, they, they just bought that other company out. Okay, well then yes, let's do this. Um... And then the next time that I have to do enrollment is when? When is the next one will come around when you wanna change and all of that stuff?

Speaker speaker_0: You know, that's actually a really good question. Um, Nora Staffing is one of our newer clients, so I don't even know when they typically hold open enrollment. Um, I know it's gonna be yearly, I just don't know when the next one is gonna be set because like I said, we just started working with Nora Staffing this year.

Speaker speaker_1: Right. All right. Um... Uh... I don't know which one. I'll... I'm just gonna put it on I guess. You said I'm at 33, so be about \$37 and that's gonna be weekly. Um... I just like to have it knowing I have it, so if I have to become disabled-And... Mm, mm, mm. Then it takes so long for them to pay out anyway. All right, you, you can put it on. Just you can put that on.

Speaker speaker_0: Okay.

Speaker speaker_1: Just let me know how much that's gonna be coming out now. Aw, I wish under the 80.

Speaker speaker_0: All right. So the VIP Classic, dental, short-term disability, term life, vision, and group accident all being for employee only, it looks like it's a total of \$38.17.

Speaker speaker_1: And you said the group acc- what's group accident? I just saw that says accident.

Speaker speaker_0: So again, that's just a policy design help to pay the expenses due to an accident. So most of the coverage you get under the group accident, you're going to get with the VIP Classic. Um, so like, you know, coverage for the hospital emergency room, intensive care unit, um, the daily hospital confinement, the hospital admission, um, medical imaging, um, ambulance, all of that is already covered under the VIP Classic. So with the group accident, it's just in addition to what the VIP Classic pays. Now under the group accident policy, you do also get the accidental death and dismemberment benefit.

Speaker speaker_1: Okay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: All right. It's only \$1.86. I can keep that. Okay. And it's just... You said it was- my total was just a \$4 difference anyway.

Speaker speaker_0: Yeah. So it looks like everything, um, the VIP Classic, dental, short-term disability, term life, vision and group accident, again, would be a total of \$38.17 a week.

Speaker speaker_1: Okay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: That'll work.

Speaker speaker_0: All right. So I'm gonna go ahead and process the enrollment on my end. Um, who did you want to name as the beneficiary for the term life?

Speaker speaker_1: For the term life, can I have a primary and a contin- well, like a primary and I guess it's a contingent? Or you just need one?

Speaker speaker_0: Um, I mean, we could put two people, but if I do two people it would be 50/50.

Speaker speaker_1: Okay. This is my- it'll go over to my daughter, but, um, th- no she doesn't need it, but my sister.

Speaker speaker_0: Now you-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: Now you may be able to do, like, a primary and then a secondary with the actual insurance carrier. But for us it's... I guess you would say would be like a primary. So some- sometimes people will put two different individuals as the primary beneficiaries and we'll just do 50 for one and 50 for the other.

Speaker speaker_1: Okay. All right. I want her to get everything. Um, but she's, she's special needs. She wouldn't know how to take care of business or anything, but my sister would. Oh, goodness, I said this. Um, yeah, so Luisa Beltran, that's gonna be my beneficiary. God forbid she knows what to do. And then my secondary will be my daughter, could be 50/50. But Luisa, I'm going to spell her name is L-U-I-S-A. Last name is B as in boy, E-L-T-R-A-N.

Speaker speaker_0: Okay. B-E-L-

Speaker speaker_1: And then I'm-

Speaker speaker_0: ... T-R-A-N?

Speaker speaker_1: Uh-huh. Beltran, yes. Luisa Beltran.

Speaker speaker_0: Okay. And you said this is child or a daughter? Or I'm sorry, child or-

Speaker speaker_1: No, my daughter. She's my, but she's my best friend.

Speaker speaker_0: Best friend. Okay.

Speaker speaker_1: Not husband.

Speaker speaker_0: Um, let's see. Okay, so now do you want to do it for two people? Because like I said, this would be for like the primary beneficiary. So if we put two people, I'm gonna have to do 50/50.

Speaker speaker_1: Like God forbid if something was to happen to me.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Um, for now we can leave it like that. I'll leave it like that for now. I'm gonna talk it over. She knows, you know, what to do. I just put it down because my daughter's, you know, she's not in a wheelchair or anything. She's just not, um, equipped to, you know, make decisions and stuff like that. Oh my goodness.

Speaker speaker_0: If you decide to change it, just call us back and we can change it.

Speaker speaker_1: Change it. I would change, if I decide to change, I could still put the 50/50 down. I can do it like that.

Speaker speaker_0: Yeah, because like I said, I believe the beneficiaries that we obtain from you guys is technically considered a primary. So there could be more than one primary. Either way, our system, we have to split it up to where all the beneficiaries come out to 100%. So if you use two primary-

Speaker speaker_1: Oh.

Speaker speaker_0: ... I would have to do 50% for one person and 50% for the other.

Speaker speaker_1: Hmm.

Speaker speaker_0: Yeah. Now if you want to name a secondary, uh, beneficiary at that point, once the coverage becomes active you might be able to reach out to the insurance carrier and set that up with them.

Speaker speaker_1: Where I can name her as secondary?

Speaker speaker_0: Yeah, but if, if anything they would be able to help you out if that's possible with that one.

Speaker speaker_1: Okay. When it becomes active. All right. I can do that.

Speaker speaker_0: Okay. Um, so we got you all set now from here it's gonna take about one to two weeks for this to be processed through your payroll department.

Speaker speaker_1: Okay.

Speaker speaker_0: Once you see that first deduction come out of your check, coverage will start the following Monday. And then once the coverage is active, ID cards are made and sent to you within seven to ten business days.

Speaker speaker_1: Okay. Then I can start using that to go to the doctor. And it says this is not a major medical coverage, a limited benefit plan, but I can go... 'Cause, 'cause the last plan we had, we only had two doc- eight doctor visits a year. But with you guys, benefits and the card, I can go... It's- I know it's not like a- like a Blue Cross Blue Shield, but I can go to the doctor say 20 times a year if I need to, right?

Speaker speaker_0: Not necessarily. No, ma'am. So that's where the benefits guide is gonna come in handy because it tells you next to every benefit how many days the insurance is gonna cover for. So just looking at a regular physician's office under the VIP Classic, it looks like... Okay. VIP Classic, they pay \$50 a day with a max of four days.

Speaker speaker_1: Right. Oh, you're talking about if I was in the hospital or anything?

Speaker speaker_0: No, ma'am, that's just for a regular physician's office. They're only gonna cover \$50 a day with a max of four days.

Speaker speaker_1: Really? Wait. So I only get to go to the... I'm confused. I only get to go to the doctor... Say I have a doctor's appointment Tue- Wednesday, and they only gonna just

cover that and I only have three more doctor visits for the whole year?

Speaker speaker_0: I'm not sure if it resets every year. That's something you'll have to verify with the, the carrier directly, but that's the way I'm understanding it. They only cover 50 day-\$50 a day with a max of four days.

Speaker speaker_1: With a max of four days, \$50 a day. So it's almost raked out to what we had the other one because it was eight visits a year.

Speaker speaker_0: Yeah. So that's what th- that's what this is not major medical means. This is not going to be comparable to any type of coverage with a major medical insurance company. It only pays a set dollar amount towards the benefit for a certain amount of days. Anything outside of that is what you would pay. So it's not going to cover a large portion of your medical bills.

Speaker speaker_1: Wow. Okay, I'm glad you said that then. I may, I may have to hold this until tomorrow because I'm thinking that I can go to the doctor throughout the year with this.

Speaker speaker_0: Yeah, no, there is, there's definitely a- a set number of times. It looks like a- for just, like I said, a regular physician's office visit, they cover \$50 a day with a max of four days.

Speaker speaker_1: And that includes if I go to the eye doctor, the GYN doctor?

Speaker speaker_0: No vision's different. Vision's going to be completely separate from medical. Um...

Speaker speaker_1: Okay.

Speaker speaker_0: And like I said- and let me just clarify, the plan that you have, the VIP Classic is specifically for non-preventative visits. So if you go to... If you're trying to get a yearly physical done, it's not going to cover that. This plan specifically is for non preventative, so like a physician's office for a preexisting condition or if you're not feeling well, if you get injured, th- that's the type of coverage this plan will cover.

Speaker speaker_1: Even if I need to go to the, um, um, urgent care?

Speaker speaker_0: Yes, if you have to go to the urgent care, the emergency room, if you're admitted to the hospital, that is what this, this plan specifically is going to cover. I just wanted to clarify that it- it's not like the Stay Healthy MEC, it does not cover any preventative services like yearly physicals, vaccinations or preventative screenings. None of that would be covered under the VIP Classic.

Speaker speaker_1: Mm, mm, mm. Now I want to stick with the other stuff, just like the dental, um, and all the other stuff. I can do that, right?

Speaker speaker_0: Yeah, if you just want to do group accident, dental, short-term disability, term life and vision, you can do that. If you want to take the medical off, you can do that.

Speaker speaker_1: Yeah, I'll probably take the medical off. And this is where it comes in when they want me to get this stupid Obama stuff. Obama, whatever it is. Oh God, I don't

know what to do now. Um, yeah, I guess I can just take the medical off. I was under the impression that this would take me for the year. Wow. Okay. Um, can... Is there a way that... I wish I would be able to get you again. Can I put it on hold and then give you a call back or can you call me back?

Speaker speaker_0: Um, I can't guarantee a call back myself just because we, you know, we take inbound calls throughout the day. Um, so what I would do, I- I'm going to go ahead and cancel the enrollment since you're unsure. Like I said, you have until this Wednesday to get enrolled. So as long as you call us back before Wednesday, this Wednesday, we can get you enrolled. I'll make a note of what we discussed, but either way, whatever you want to enroll into, call us back by the end of day Wednesday and we can get you-

Speaker speaker_1: No, I can, I can enroll. I know I want this stuff here. I'll do the dental because like you said, the dental, all this will take me for the year. I'll do these benefit options and just medical, I'll have to look for somewhere else for medical.

Speaker speaker_0: Now, dental is not necessarily gonna cover you for the full year. There's... it's not unlimited as well. Uh, I think you might wanna really review the benefits guide I sent you, 'cause it's gonna go in detail. The dental is only gonna pay out a maximum of \$750 a year.

Speaker speaker_1: Mm-hmm. I'm... Yep, I understand that. I understand that.

Speaker speaker_0: So, I mean, it's up to you.

Speaker speaker_1: All right. Um... Yeah, 'cause you guys are open till eight o'clock tonight. Let me... I have a friend that works in, in the insurance and let me see what she, she says to help me out. 'Cause you're saying the medical is not... it was only gonna be paying \$50 for, what, four visits?

Speaker speaker_0: Yes. For physician office visits under the VIP Classic Medical Plan, it only covers \$50 a day with a max of four days.

Speaker speaker_1: Okay. I'm 11... Oh, \$50 a day with a max of four days. Okay.

Speaker speaker_0: And like I said, I sent the benefits guide to you. It's all documented on that benefits guide for you.

Speaker speaker_1: Okay, dear, I'm gonna read that over again. And like you said, I have until Wednesday. If you want, you can cancel out and then I'll just do it over. I'll call you guys back tonight, but before they close at 8:00.

Speaker speaker_0: Okay. So is... So do you want me to cancel what we already discussed and you'll just call back to enroll?

Speaker speaker_1: Yeah, yeah.

Speaker speaker_0: Okay.

Speaker speaker_1: All right.

Speaker speaker_0: All righty.

Speaker speaker_1: Oh, thank you so much. You were very kind and patient. I appreciate it.

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: All right.

Speaker speaker_0: You have a wonderful day.

Speaker speaker_1: You too. Bye-bye. Bye-bye.