

Transcript: VICTORIA

Taylor-5798979910025216-6201501510320128

Full Transcript

Thank you for calling Benefits on a Card, this is Victoria. How can I help you? Good afternoon, Victoria. My name is Eric, um, and I'm actually looking to see if you or someone has about 10 minutes to answer some of my, uh, insurance questions. Okay. Um, all right. So, I'm looking at... I have all the information here in front of me, um, and the couple questions I have, have to do with specifics, like a doctor's list or how I go about finding, uh, you know, what doctors will accept this, are included, that type of thing. Where is the best place for that? Okay. Um, what's the name of the staffing agency you're with? I'm with Creative Circle. Okay. Um, so let's see. You can either go onto the website multiplan.com or you can call Multiplan and they can help you find a provider in that network for medical. Okay. The... Well, the information I have here is... I mean, I have, I have the stuff that they sent me, that Creative Circle sent me, including prices and the names of, of some of these plans, so to speak. Mm-hmm. So, what is, what is Multiplan going to show me? Multiplan... What you're asking for, like the, the, the doctors that are in that network? Okay, great. And... Oops. Uh, you said multiplan.com? Yeah, multiplan.com. All right, let me make sure..com. There it is. Oh, is it.us? I think it forwards to.us. Uh, healthcare experience. Okay, I believe that is correct. So, then let's see, if I go to find a provider, this is gonna lead me to find a doctor or facility? Yeah. Okay. Um, so, and then it has all the networks here. Beautiful. So then, let's see. So, this will break it up if I choose to go with any specific plan, like InsurePlus Premier or InsurePlus Basic, that type of thing? All that information will be on here as well? So, when you hit the option for find a provider- Mm-hmm. ... you're gonna wanna look under the Multiplan network. Okay. If you decide to go with the StayHealthy MEC TeleRx, you're gonna wanna hit Multiplan provide, uh, I'm sorry, Multiplan Preventative Services only. Okay, I see that. But if you go with, uh, one of the InsurePlus plans, I believe you wanna choose the option for the limited benefit plan. Which would be the top one there? Okay, great. Mm-hmm. All right. So, let me do that really quick just to see what comes up and I can make sure I don't have any more questions with regards to that. Um, okay. Excellent. This is just a zip code. Beautiful. Good. All right. So, then this is gonna list out, uh, so like pediatrics. Excellent. This is, seems to be fairly even. All right. So, while that does that search, I can move on to my next thing here. Um, will this, this website also give me information as far as medications and what is covered in those plans? No. Um, so this website is just for the network. Okay. So you can only search in-network providers. Okay. Now, to figure out what medications are gonna be covered, that is also dependent on the plan that you choose. Okay. Um, if you go with the StayHealthy MEC TeleRx, the prescriptions are done through Elixir. So, you would have to call Elixir and they can tell you if a medication is covered or not. If you go with one of the InsurePlus plans, the prescription coverage for that is with PharmaVail. And it's the same process, you would have to call PharmaVail. Okay, cool. Uh, I saw that on there as well. Okay. Um, uh, so a couple of quick

questions about these different options. Uh, you mentioned the StayHealthy, then obviously there is a Preferred Choice. Um, is it one or the other? So, I'm essentially looking at the InsurePlus Premier. Um, is it... I don't need the StayHealthy on top of that, do I? Or can I get that, or what... am I just picking one of the four options, so to speak? It honestly is up to you. You can do the StayHealthy with one of the InsurePlus plans if you'd like. Okay. The difference is the StayHealthy does more of your preventative services. So, like yearly physicals, vaccinations and preventative screenings would be covered at 100% as long as you stay in the network, and that's pretty much all it covers. Now, it does come with virtual urgent care, as well as a subscription to FreeRx, which is like a, um, prescription plan. Okay. Um, now the InsurePlus plans, none of those cover preventative care like the StayHealthy does. Okay. They provide coverage more for, uh, non-preventative. So, like if you were to be admitted to the hospital, have to go to the emergency room or a physician's office. Okay. And... Okay, excellent. Now-Let's see. Can you give me, uh, not necessarily dental, vision, but I have critical illness, accident, behavioral health as well as free RX. Can you give me the 10 to 15-second synopsis on each of those, please? I guess critical illness is the first one. Um, so critical illness is just basically, um, there's a, there's a certain list of different illnesses that are covered by this plan. If you are diagnosed with one of these illnesses, you would get the benefit amount of 5,000. Um, it looks like, uh, heart attack is on there, major organ failure. Yeah, I'm p- Yeah. Okay, great. Um- I see all that. So sorry to interrupt you. Um, like major organ failure, that is saying 100%. What is that 100% in reference to? It's a, it's 100% covered or... I guess that's what I'm concerned or questioning. And to be honest with you, I'm not too sure how to answer that question 'cause we're just the administrators. We're not the actual insurance- Okay. ... carrier. The way that- Okay. ... I understand it is if you're diagnosed with major organ failure, you would get the benefit amount of 5,000. Um, but I'm not- Got it. ... too sure what that means exactly. That sounds about right though, so... Yeah. So, the most, the most amount that it looks like we can get is 5,000, um, based on whatever that is. And it looks like a coronary artery bypass we'd only get 25% of that amount rather than the full 5,000. Yeah, I mean, if you'd like- Okay. ... to verify that, you can reach out to the, uh, insurance carrier, which would be American Public Life for that plan. Okay, beautiful. Mm-hmm. All right, so... Okay. And, and this isn't... Yeah, you guys have already said multiple times, this isn't major health insurance. Right. Okay. Mm-hmm. All right. Uh, vision, dental, that's all pretty straightforward. Um, kaboom. And let's see, accident, behavioral health, free RX. Uh, let me just look at that very, very quickly. I assume it's the same type of setup. Um... Okay, excellent. All right, as far as... Do we do this as a typical insurance claim or is it out of pocket and the insurance reimburses us? See, that's a, that's another great question. Um, we don't handle claims, so I'm not too sure. Okay. I haven't heard anything about reimbursements. Okay. Um, so I don't think it works that way. Um, I, again, that I would just verify with the insurance company 'cause we don't handle the claims. Okay. All right. So where... I'm sorry. Remind me please where, like the insurance company itself and where do you think I can get that information? So, all of this information should be in the benefits guide. It's just a lot of information to take in. Um- Right. But the, the, um, all of the Insure Plus plans, the critical illness, the group accident, uh, dental and term life, all of those plans are through American Public Life. And there's actually a page- Yeah. ... in the benefits guide on page number six that'll list the different plans with American Public Life and I believe it has their phone number on there. Uh, let's see here. Da da da da da da da. Can I search the PDF? Find. Ah, here we

go. American. Ah, there it is. Beautiful. AMpublic.com.....- Yeah, so that's through our website. ... where you are. Okay. And then, um, I know vision is going to be through MetLife. All right. Let's see. Yeah, MetLife is gonna be on page number seven and it has their phone number as well. MetLife. Okay. And then let me get back up. All right. Um, the Stay Healthy plan, that is with 90 Degree Benefits. All right. So, 90 Degree Benefits. Okay. Yes. I don't see their phone number anywhere on the PDF, so I might need to give you that one. Okay. Yeah. Uh, let's see. Da da da da da. All right. So essentially now, and I'm not... I'm asking to make sure I understand this correctly, not necessarily your advice. Um, the state, uh, top of the line coverage, so to speak with this plan would essentially be Stay Healthy, Insure Plus Premier, and then all the little extra add-ons. You know, dental, critical accident, telebehavior, and free RX. That would be maxing out the options that this particular plan or company offers? I mean, I- I'm not really sure how to answer that because I mean, out of the Insure Plus plans, it looks like the Insure Plus Premier is going to pay the most, specifically- Mm-hmm. ... towards, like, the hospitalization benefits. Um, so I mean, that would be the highest paying tier out of the Insure Plus plans. And then if you got the Stay Healthy for the pre- preventative care, then you have that. Um, so y- yeah, I mean-So really- That's the reality. Well, I'm just trying to think now because the preventative health covers all the wellness stuff, like you said. Mm-hmm. The Insure... Any of the InsurePluses, whether it's basic or premier, is for non-preventative, but just a, just a difference of how much they're gonna pay out. Right. I mean, I know there, there's odds and ends to that, but so really is a, the \$5,000, is it really gonna make a dent if I get cancer? So I'm just trying to think if, if, which plan I should go. I'm just talking out loud now. Okay, or thinking out loud. Um... okay. So really the one I need to do is Stay Healthy for sure. Um, the TeleRX, the virtual health or the virtual- Mm-hmm. ... urgent care, is that equivalent to, like, a Teladoc, if you're familiar with them? Yeah, I'm not really familiar with Teladoc. Um, I know what... So it looks like, let me go to that page. So Te- yeah, Teladoc is a, um, essentially a phone service that you can call and talk to a doctor immediately and they can subscribe you, you know, basic stuff, "I need a new inhaler," so you don't have to go into, you know, the doctor or ER whatnot. Um, and they will occasionally, you can actually FaceTime them at times. I'm thinking this is kind of the same exact setup, but I didn't know if you're familiar with TeleRX. Yeah. So it looks like, um, you would go onto the website virtualcare.benefitsonacard.com and you can do it online, um, or you can do it over the phone. Um... Okay. The physicians can diagnose, uh, many common symptoms of non-emergency conditions, recommend treatment- Yeah. ... options and prescribe medication. Yep. All right. That's essentially the same thing. I mean, different name, different people, but it's a, a quick way, like I said, instead of having to go to the doctor. Okay. All right. Um, I think you have answered everything that I need for the moment. Stay Healthy, I understand. The Preferred Choice Indemnity is just a matter of, I guess, catastrophic payout and then obviously dental, vision, critical illness, accident, all of that makes sense. Um, let me double-check to make sure I don't have anything else. Doctor List, you showed me where to find. Teladoc, TeleRX we discussed. Medications you told me where to find. Uh, reimbursement process we don't need to be con- too concerned about at the moment. Um... yeah. Vision, MetLife, Stay Healthy, 90 Degree Benefits, and I think that's it. Did you happen to find the 90 Degree Benefits either phone number or website or whatnot? Yeah, I actually have a phone number for you. Just let me know when you're ready. I am ready. Okay. Um, it is 833-4296. Okay. And it's gonna take you to a prompt system. Just make sure to hit option

one. Option one. Excellent. Um- All righty. Now, I noticed you were menti- mentioning the, uh, dental and the vision. I just wanted to let you know, 'cause I'm looking at the policies here for that. It looks like vision, dental, i- uh, vision and dental are bundled with term life. Yeah. So in order to get one, you have to get all three, um, in that- Yeah. ... bundle. Yes, that's fine. Okay. I just wanted to make sure you knew that. I'm going from... Well, obviously I'm a freelancer, so I'm going from paying gigantic amounts to- Mm-hmm. ... potentially this. So you can add on every every option you can possibly imagine, but it's not gonna come close to what I'm currently paying. Gotcha. Oh, man. But I know it's not, I know it's not major. I as- Does this cover me against the state law that I have to have health insurance? Now, I'm not familiar with the state laws myself, but I do know if this is... I'm assuming this is, is... Are you talking about, like, the ACA compliant guidelines? Yeah. I mean, uh, again, I'm a little uneducated in this realm as well, but I know back in the day that if you did not have insurance, you know- Yeah. ... you started getting fined or whatnot. Um, does this... Do you know by chance if this checks that box off or do I still need to come up with some sort of major medical insurance? I can't say for sure, 'cause like I said, I'm not familiar with all the state laws with that, but I do know that the Stay Healthy MEC TeleRX is ACA compliant. Okay. Now, the InsurePlus plans however, are not ACA compliant. Yeah, they're just... Yeah. They're just a little bit of supplementary stuff. So okay. All righty. Um, I think you have answered all my questions. I appreciate, appreciate, appreciate your time. Yes, sir. You have a wonderful day. You too. Bye. Thank you. 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: Good afternoon, Victoria. My name is Eric, um, and I'm actually looking to see if you or someone has about 10 minutes to answer some of my, uh, insurance questions.

Speaker speaker_0: Okay.

Speaker speaker_1: Um, all right. So, I'm looking at... I have all the information here in front of me, um, and the couple questions I have, have to do with specifics, like a doctor's list or how I go about finding, uh, you know, what doctors will accept this, are included, that type of thing. Where is the best place for that?

Speaker speaker_0: Okay. Um, what's the name of the staffing agency you're with?

Speaker speaker_1: I'm with Creative Circle.

Speaker speaker_0: Okay. Um, so let's see. You can either go onto the website multiplan.com or you can call Multiplan and they can help you find a provider in that network for medical.

Speaker speaker_1: Okay. The... Well, the information I have here is... I mean, I have, I have the stuff that they sent me, that Creative Circle sent me, including prices and the names of, of some of these plans, so to speak.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: So, what is, what is Multiplan going to show me? Multiplan...

Speaker speaker_0: What you're asking for, like the, the, the doctors that are in that network?

Speaker speaker_1: Okay, great. And... Oops. Uh, you said multiplan.com?

Speaker speaker_0: Yeah, multiplan.com.

Speaker speaker_1: All right, let me make sure..com. There it is. Oh, is it.us? I think it forwards to.us. Uh, healthcare experience. Okay, I believe that is correct. So, then let's see, if I go to find a provider, this is gonna lead me to find a doctor or facility?

Speaker speaker_0: Yeah.

Speaker speaker_1: Okay. Um, so, and then it has all the networks here. Beautiful. So then, let's see. So, this will break it up if I choose to go with any specific plan, like InsurePlus Premier or InsurePlus Basic, that type of thing? All that information will be on here as well?

Speaker speaker_0: So, when you hit the option for find a provider-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... you're gonna wanna look under the Multiplan network.

Speaker speaker_1: Okay.

Speaker speaker_0: If you decide to go with the StayHealthy MEC TeleRx, you're gonna wanna hit Multiplan provide, uh, I'm sorry, Multiplan Preventative Services only.

Speaker speaker_1: Okay, I see that.

Speaker speaker_0: But if you go with, uh, one of the InsurePlus plans, I believe you wanna choose the option for the limited benefit plan.

Speaker speaker_1: Which would be the top one there? Okay, great.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: All right. So, let me do that really quick just to see what comes up and I can make sure I don't have any more questions with regards to that. Um, okay. Excellent. This is just a zip code. Beautiful. Good. All right. So, then this is gonna list out, uh, so like pediatrics. Excellent. This is, seems to be fairly even. All right. So, while that does that search, I can move on to my next thing here. Um, will this, this website also give me information as far as medications and what is covered in those plans?

Speaker speaker_0: No. Um, so this website is just for the network.

Speaker speaker_1: Okay.

Speaker speaker_0: So you can only search in-network providers.

Speaker speaker_1: Okay.

Speaker speaker_0: Now, to figure out what medications are gonna be covered, that is also dependent on the plan that you choose.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, if you go with the StayHealthy MEC TeleRx, the prescriptions are done through Elixir. So, you would have to call Elixir and they can tell you if a medication is covered or not. If you go with one of the InsurePlus plans, the prescription coverage for that is with PharmaVail. And it's the same process, you would have to call PharmaVail.

Speaker speaker_1: Okay, cool. Uh, I saw that on there as well. Okay. Um, uh, so a couple of quick questions about these different options. Uh, you mentioned the StayHealthy, then obviously there is a Preferred Choice. Um, is it one or the other? So, I'm essentially looking at the InsurePlus Premier. Um, is it... I don't need the StayHealthy on top of that, do I? Or can I get that, or what... am I just picking one of the four options, so to speak?

Speaker speaker_0: It honestly is up to you. You can do the StayHealthy with one of the InsurePlus plans if you'd like.

Speaker speaker_1: Okay.

Speaker speaker_0: The difference is the StayHealthy does more of your preventative services. So, like yearly physicals, vaccinations and preventative screenings would be covered at 100% as long as you stay in the network, and that's pretty much all it covers. Now, it does come with virtual urgent care, as well as a subscription to FreeRx, which is like a, um, prescription plan.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, now the InsurePlus plans, none of those cover preventative care like the StayHealthy does.

Speaker speaker_1: Okay.

Speaker speaker_0: They provide coverage more for, uh, non-preventative. So, like if you were to be admitted to the hospital, have to go to the emergency room or a physician's office.

Speaker speaker_1: Okay. And... Okay, excellent. Now-Let's see. Can you give me, uh, not necessarily dental, vision, but I have critical illness, accident, behavioral health as well as free RX. Can you give me the 10 to 15-second synopsis on each of those, please? I guess critical illness is the first one.

Speaker speaker_0: Um, so critical illness is just basically, um, there's a, there's a certain list of different illnesses that are covered by this plan. If you are diagnosed with one of these illnesses, you would get the benefit amount of 5,000. Um, it looks like, uh, heart attack is on there, major organ failure.

Speaker speaker_1: Yeah, I'm p- Yeah. Okay, great.

Speaker speaker_0: Um-

Speaker speaker_1: I see all that. So sorry to interrupt you. Um, like major organ failure, that is saying 100%. What is that 100% in reference to? It's a, it's 100% covered or... I guess that's what I'm concerned or questioning.

Speaker speaker_0: And to be honest with you, I'm not too sure how to answer that question 'cause we're just the administrators. We're not the actual insurance-

Speaker speaker_1: Okay.

Speaker speaker_0: ... carrier. The way that-

Speaker speaker_1: Okay.

Speaker speaker_0: ... I understand it is if you're diagnosed with major organ failure, you would get the benefit amount of 5,000. Um, but I'm not-

Speaker speaker_1: Got it.

Speaker speaker_0: ... too sure what that means exactly.

Speaker speaker_1: That sounds about right though, so... Yeah. So, the most, the most amount that it looks like we can get is 5,000, um, based on whatever that is. And it looks like a coronary artery bypass we'd only get 25% of that amount rather than the full 5,000.

Speaker speaker_0: Yeah, I mean, if you'd like-

Speaker speaker_1: Okay.

Speaker speaker_0: ... to verify that, you can reach out to the, uh, insurance carrier, which would be American Public Life for that plan.

Speaker speaker_1: Okay, beautiful.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: All righty, so... Okay. And, and this isn't... Yeah, you guys have already said multiple times, this isn't major health insurance.

Speaker speaker_0: Right.

Speaker speaker_1: Okay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: All right. Uh, vision, dental, that's all pretty straightforward. Um, kaboom. And let's see, accident, behavioral health, free RX. Uh, let me just look at that very, very quickly. I assume it's the same type of setup. Um... Okay, excellent. All right, as far as... Do we do this as a typical insurance claim or is it out of pocket and the insurance reimburses us?

Speaker speaker_0: See, that's a, that's another great question. Um, we don't handle claims, so I'm not too sure.

Speaker speaker_1: Okay.

Speaker speaker_0: I haven't heard anything about reimbursements.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, so I don't think it works that way. Um, I, again, that I would just verify with the insurance company 'cause we don't handle the claims.

Speaker speaker_1: Okay. All right. So where... I'm sorry. Remind me please where, like the insurance company itself and where do you think I can get that information?

Speaker speaker_0: So, all of this information should be in the benefits guide. It's just a lot of information to take in. Um-

Speaker speaker_1: Right.

Speaker speaker_0: But the, the, um, all of the Insure Plus plans, the critical illness, the group accident, uh, dental and term life, all of those plans are through American Public Life. And there's actually a page-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... in the benefits guide on page number six that'll list the different plans with American Public Life and I believe it has their phone number on there.

Speaker speaker_1: Uh, let's see here. Da da da da da da da. Can I search the PDF? Find. Ah, here we go. American. Ah, there it is. Beautiful. AMpublic.com.....-

Speaker speaker_0: Yeah, so that's through our website.

Speaker speaker_1: ... where you are. Okay.

Speaker speaker_0: And then, um, I know vision is going to be through MetLife.

Speaker speaker_1: All right.

Speaker speaker_0: Let's see. Yeah, MetLife is gonna be on page number seven and it has their phone number as well.

Speaker speaker_1: MetLife. Okay.

Speaker speaker_0: And then let me get back up. All right. Um, the Stay Healthy plan, that is with 90 Degree Benefits.

Speaker speaker_1: All right. So, 90 Degree Benefits. Okay.

Speaker speaker_0: Yes. I don't see their phone number anywhere on the PDF, so I might need to give you that one.

Speaker speaker_1: Okay.

Speaker speaker_0: Yeah.

Speaker speaker_1: Uh, let's see. Da da da da da. All right. So essentially now, and I'm not... I'm asking to make sure I understand this correctly, not necessarily your advice. Um, the state,

uh, top of the line coverage, so to speak with this plan would essentially be Stay Healthy, Insure Plus Premier, and then all the little extra add-ons. You know, dental, critical accident, telebehavior, and free RX. That would be maxing out the options that this particular plan or company offers?

Speaker speaker_0: I mean, I- I'm not really sure how to answer that because I mean, out of the Insure Plus plans, it looks like the Insure Plus Premier is going to pay the most, specifically-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... towards, like, the hospitalization benefits. Um, so I mean, that would be the highest paying tier out of the Insure Plus plans. And then if you got the Stay Healthy for the pre- preventative care, then you have that. Um, so y- yeah, I mean-

Speaker speaker_1: So really-

Speaker speaker_0: That's the reality.

Speaker speaker_1: Well, I'm just trying to think now because the preventative health covers all the wellness stuff, like you said.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: The Insure... Any of the InsurePluses, whether it's basic or premier, is for non-preventative, but just a, just a difference of how much they're gonna pay out.

Speaker speaker_0: Right.

Speaker speaker_1: I mean, I know there, there's odds and ends to that, but so really is a, the \$5,000, is it really gonna make a dent if I get cancer? So I'm just trying to think if, if, which plan I should go. I'm just talking out loud now. Okay, or thinking out loud. Um... okay. So really the one I need to do is Stay Healthy for sure. Um, the TeleRX, the virtual health or the virtual-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... urgent care, is that equivalent to, like, a Teladoc, if you're familiar with them?

Speaker speaker_0: Yeah, I'm not really familiar with Teladoc. Um, I know what... So it looks like, let me go to that page.

Speaker speaker_1: So Te- yeah, Teladoc is a, um, essentially a phone service that you can call and talk to a doctor immediately and they can subscribe you, you know, basic stuff, "I need a new inhaler," so you don't have to go into, you know, the doctor or ER whatnot. Um, and they will occasionally, you can actually FaceTime them at times. I'm thinking this is kind of the same exact setup, but I didn't know if you're familiar with TeleRX.

Speaker speaker_0: Yeah. So it looks like, um, you would go onto the website virtualcare.benefitsonacard.com and you can do it online, um, or you can do it over the phone. Um...

Speaker speaker_1: Okay.

Speaker speaker_0: The physicians can diagnose, uh, many common symptoms of non-emergency conditions, recommend treatment-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... options and prescribe medication.

Speaker speaker_1: Yep. All right. That's essentially the same thing. I mean, different name, different people, but it's a, a quick way, like I said, instead of having to go to the doctor. Okay. All right. Um, I think you have answered everything that I need for the moment. Stay Healthy, I understand. The Preferred Choice Indemnity is just a matter of, I guess, catastrophic payout and then obviously dental, vision, critical illness, accident, all of that makes sense. Um, let me double-check to make sure I don't have anything else. Doctor List, you showed me where to find. Teladoc, TeleRX we discussed. Medications you told me where to find. Uh, reimbursement process we don't need to be con- too concerned about at the moment. Um... yeah. Vision, MetLife, Stay Healthy, 90 Degree Benefits, and I think that's it. Did you happen to find the 90 Degree Benefits either phone number or website or whatnot?

Speaker speaker_0: Yeah, I actually have a phone number for you. Just let me know when you're ready.

Speaker speaker_1: I am ready.

Speaker speaker_0: Okay. Um, it is 833-4296.

Speaker speaker_1: Okay.

Speaker speaker_0: And it's gonna take you to a prompt system. Just make sure to hit option one.

Speaker speaker_1: Option one. Excellent.

Speaker speaker_0: Um-

Speaker speaker_1: All righty.

Speaker speaker_0: Now, I noticed you were menti- mentioning the, uh, dental and the vision. I just wanted to let you know, 'cause I'm looking at the policies here for that. It looks like vision, dental, i- uh, vision and dental are bundled with term life.

Speaker speaker_1: Yeah.

Speaker speaker_0: So in order to get one, you have to get all three, um, in that-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... bundle.

Speaker speaker_1: Yes, that's fine.

Speaker speaker_0: Okay. I just wanted to make sure you knew that.

Speaker speaker_1: I'm going from... Well, obviously I'm a freelancer, so I'm going from paying gigantic amounts to-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... potentially this. So you can add on every every option you can possibly imagine, but it's not gonna come close to what I'm currently paying.

Speaker speaker_0: Gotcha.

Speaker speaker_1: Oh, man. But I know it's not, I know it's not major. I as- Does this cover me against the state law that I have to have health insurance?

Speaker speaker_0: Now, I'm not familiar with the state laws myself, but I do know if this is... I'm assuming this is, is... Are you talking about, like, the ACA compliant guidelines?

Speaker speaker_1: Yeah. I mean, uh, again, I'm a little uneducated in this realm as well, but I know back in the day that if you did not have insurance, you know-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... you started getting fined or whatnot. Um, does this... Do you know by chance if this checks that box off or do I still need to come up with some sort of major medical insurance?

Speaker speaker_0: I can't say for sure, 'cause like I said, I'm not familiar with all the state laws with that, but I do know that the Stay Healthy MEC TeleRX is ACA compliant.

Speaker speaker_1: Okay.

Speaker speaker_0: Now, the InsurePlus plans however, are not ACA compliant.

Speaker speaker_1: Yeah, they're just... Yeah. They're just a little bit of supplementary stuff. So okay. All righty. Um, I think you have answered all my questions. I appreciate, appreciate, appreciate your time.

Speaker speaker_0: Yes, sir. You have a wonderful day.

Speaker speaker_1: You too. Bye.

Speaker speaker_0: Thank you. Bye-bye.