

Transcript: VICTORIA

Taylor-6510530575515648-6607520667844608

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card, this is Victoria. How can I help you? Hi, Victoria. My name is Diana and I'm working in adjusting from ATC, but in MTA company. So, I receive and roll a form from Health Insurance. I don't have it, so I want to do it here in this one, but I don't know how to do it and I cannot... I download it in my computer, but I don't have words where I can write or I, I can check what I need from this. How you can help me, please? Okay. Um, what's the name of the agency again? Uh, ATC. Okay. Um, I can email you a copy of the benefits guide. Uh-huh. And that will go over, um, all the plans, what they cover and how much they cost. And then- Uh-huh. I have that, uh, but it's in a PDF. I'm trying, but I don't have Word in my computer. I'm trying to down... I download it, but, uh, if you want to choose or to put the information, I cannot, uh, write here in, uh, mine. So only if you send it to me, I have to fill, fill out everything and send it back. Yes? Well, the only way I have to send the benefits guide is to your email. Have you tried opening it on your phone? Yes, I open. I have now, right now, I am open, uh, this one and I see here, like, weekly singles, 4341, uh, VIP plus 3171. And down, if you fill up this one, address, um, time and everything, the information, name, last name, country, stage. Okay. So, I mean, we can get you enrolled over the phone if you know what you want to enroll into. Yes. Can somebody help me because I call, uh, Friday, they say today is the last day. I, I- Okay. When I, I receive the email, I, I saw it where was 27 the last day. But the lady, Friday, she tell me, I don't know now what is the last day for 2024. Is today or is, uh, Fri- is 27? Um, let me double-check. Okay. Thank you so much. If it's still 27, I, I can do it tomorrow. No, it looks like the 24th is the last day, and we're actually closed tomorrow and Christmas. You're closed tomorrow? You're not... It's closed, uh... Yeah. We're, um, we're closed tomorrow and Christmas Day. So the last day to... The last day for the open enrollment is tomorrow. But if you're willing- Right. ... to get enrolled over the phone, today would be the last day. Yes. They... Yeah. I, I need it because I waiting, I have two months no insurance and when I call my agency where I'm working, uh, and yeah, the guy tell me, uh, "You have to finish because you gonna, you not gonna have it in the middle of the year. It's just in the beginning." How he told me? I don't know. I'm sorry? To start, to start the, the, the, this, uh, um, insurance is just in the beginning of the year. Well, it depends on when it's taken out of your check, so the enrollment can take about one to two weeks to be processed through payroll. And then the coverage- Oh. ... will start the following Monday of your first payroll deduction. Oh, it's okay. It's not problem. But, uh, the guy told me, "Oh, you should not do it now," because I called month ago, uh, month and a half, he said, uh, "You cannot do it now." He say, "Just, uh, in end of the year, in the beginning of the year, they start the new insurance." Oh, okay. It doesn't matter. For me, for me, two, two weeks, one week is not I need it but I have to have insurance. I don't have for now. Okay. So do you know what you

want to enroll into? Uh, how I see here, I am single and I don't know what including, for example, VIP plus or VIP prime. Stay healthy? I, uh, I never fill this one out. Somebody did for me. I don't know. Okay. So I- I'm, I'm a little confused. Do you not have the benefits guide? Because the benefits guide should explain all of the plans to you. What I have? Do you have the, the benefits guide? It's a, a, like a PDF that goes over all of the plans, what they cover and how much they cost. I'm, I don't understand. I have it everything you said. I don't know how many pages are here, but I don't know what they cover, what they don't cover. But I, I need a, like-How I see it for single, uh, bi-weekly was \$43 something. And that one was something that they cover if you want more, they cover vision, uh, life, dental. They have more down. Okay. So the benefits guide will tell you exactly what each plan covers. Mm-hmm. I- I don't understand, but ATC HealthCare Service, they say. This one I wanted, uh, all the... I don't know, they have different benefit in the card? In the card? Yeah. Well, that's the name of our company, ma'am. We're Benefits in a Cart. Mm-hmm. We're your benefits administrators, so that we can answer general questions about the plans, we can get you enrolled into the plans. Um, but there's a couple different plans to choose from, and what I'm trying to explain is that the benefits guide- Mm-hmm. ... that was sent to you goes over all of the plans being offered, what they cover, and how much they cost. Do you need me to explain the benefits to you? Yes. This... Yes, please. Can you help me? Because no idea. Okay. So there's multiple medical plans to choose from. Mm-hmm. The first medical plan is going to be the Stay Healthy MEC TeleRx. This plan covers your preventative health care, so things like yearly physicals, vaccinations and preventative screenings at 100% as long as you stay within the multi-plan network. It also comes with virtual urgent care. Mm-hmm. And it comes with a subscription to FreeRx, which is like a prescription plan. If your medication is covered through FreeRx, it would either be free or discounted, just depending on the medication. Mm-hmm. Then we have our hospital indemnity plans, the VIP Plus and the VIP Prime. Mm-hmm. Mm-hmm. Neither one of these will cover preventative like the Stay Healthy does, but they do provide coverage for things like being admitted to the hospital, having to go to the emergency room, urgent care, um, or just a regular physician's office. Mm-hmm. They also come with coverage for prescriptions. If it is a mu- uh, covered medication, it would be covered at \$10, \$20 or \$30. Mm-hmm. The only difference between the VIP Plus and the VIP Prime- Mm-hmm. ... is the Prime pays a little bit more towards hospitalization. Mm-hmm. We have another medical plan called the Stay Healthy MEC Enhanced. Mm-hmm. Which covers your preventative health care and it also covers your non-preventative health care. So this is the only plan that's going to cover both ends. Um... Mm-hmm. So that's the... That's basically what we have for medical. Mm-hmm. Then there, um, there is one other medical plan called the Minimum Value Plan and this- Mm-hmm. ... works more m- like major medical. So there is a deductible associated with it, which is pretty high. Just to give you an example, if you were to do- Mm-hmm. ... the Minimum Value Plan for yourself and if you- Mm-hmm. ... stay in network, that deductible is \$6,500. Everything is subject to that deductible except for your preventative care, which is 100% covered if you stay in network. Mm-hmm. But the, the... Okay, what is mean this \$43.81 here, VIP Plus, VIP Prime or Stay Health M-E-C, like what is \$43.81? This one, what they cover? I don't need, like, uh, \$6000. I just covered all of those. Sorry? I just reviewed all of those plans with you, ma'am. Uh-huh. Uh-huh. The Stay Healthy MEC Enhanced, the one that is \$43.81- Mm-hmm. ... for employee only- Uh-huh. This is the medical plan that covers your preventative health care. So yearly physicals, vaccinations,

preventative screenings, and also your non-preventative care. So if you were to be admitted to the hospital, if you have to go to primary care, specialist care, urgent care, emergency room, it covers that as well. Mm-hmm. And the VIP Prime... So I have to choose one of these three? Y- Y- I- Yeah, so you could... One of those four. You could do the Stay Healthy MEC TeleRx, you could do the VIP Plus, you could do the VIP Prime, or you could do the Stay Healthy MEC Enhanced. Mm-hmm. Some people do combine the Stay Healthy MEC TeleRx with one of the VIP plans. You can do that if you would like, or you can simply go with the Stay Healthy MEC Enhanced. It's up to you. The, the three... Oh, oh, okay. Um, because no idea, but anyway, I need one insurance to have it just to check, checkup in a, in here or something. Because until now, thank God, I don't have any medication or something, problems. But if I... Uh, uh, these three, I'm sorry, mm, I make you confused? Even I don't know by myself what I... Uh, because I don't understand everything. Which one of these three, uh, is better for me? You know about this, ma'am. I cannot- This one. ... I cannot suggest, unfortunately. Oh, okay. Yeah, you have to make that, that decision. I can only tell you what they cover. Oh, okay. But this one, the Stay Healthy, is better from these two in the top? M- Not necessarily. No? No, ma'am. So, uh, the, the Stay Healthy MEC Enhanced- Uh-huh. ... is the only plan that is going to cover preventative and non-preventative. Whereas if you do the Stay Healthy MEC TeleRx, that is just for your preventative healthcare. Or if you just do one of the VIP plans, whether it's the VIP+ or the VIPPrime, those two plans only cover non-preventative. Oh, God. Even I... I... I no idea what they mean, all this words you say to me, but I'm sorry, I don't understand. But I don't know what to choo- which one to choose and what is better. Like, uh, regular, you know, to have, uh, like, something special, just to have the insurance, like checkup or something, uh, to go to feel the breast or regular, uh, checkup. Okay. So, uh, I can't, I can't suggest a plan. That, that's where I'm having trouble. I, I, the only thing I can do is explain to you what they cover. So, preventative is preventing an illness or disease. So, that is- Mm-hmm. ... your yearly physicals, your vaccinations, your preventative screenings. That would... Stuff that falls under preventative, that would either be the Stay Healthy MEC TeleRx, or you could do the MEC Enhanced. Non-preventative is if you have a preexisting condition. If you get sick or injured and you need to go to the emergency room. Mm-hmm. That would be non-preventative. So, you could go... If you're looking for non-preventative coverage, you could go with the- Mm-hmm. ... VIP+. You could go with the VIPPrime, or you could go with the MEC Enhanced. Mm-hmm. Maybe this one, Stay Healthy, uh, what you say, what is \$43.81, maybe it's the better from these two? You say you can combine, uh, two of them in one, uh, plan? So, if you do the Stay Healthy MEC Enhanced, you cannot combine with any other plan because this plan already covers preventative and non-preventative. So, if you go with the Stay Healthy MEC Enhanced, you cannot combine with any other plan. Mm-hmm. But if you go with the MEC TeleRx, you can combine that with the VIP+ or you can combine the MEC TeleRx with the VIPPrime. Mm-hmm. And how much can be this one? Uh... Combine is like to po- put \$43.81 or this one you cannot combine with, uh, anything? Yeah, the one that's- But if I take 43.81, you cannot combine. Oh, okay. But they cover many things, like checkup, like to go feel breast, uh, check the breast, uh, one time in year or two time in year, they, they cover? So, it covers your preventative healthcare, so your yearly physicals, your vaccinations, your preventative screenings. It also covers primary care visits, specialist care visits, urgent care visits, as well as if you were to be admitted to the hospital. Mm-hmm. The, the one that is \$43.81 covers your preventative and non-preventative services together.

Mm-hmm. So, the \$43.81, I'm thinking, because, uh, it's, uh, better from the other one. I, I can't say whether it's better or not. Mm-hmm. I can... Uh, uh, the only difference between this plan versus the other ones- Uh-huh. ... is that it covers your preventative and non-preventative together. Whereas- Mm-hmm. ... the other plans only cover one side, unless you combine the two plans together. So, this plan- But this mean how I am? ... is already combined. Mm-hmm. Yeah, but how I understand, maybe that my English is not so good also. I'm, I'm- sorry I make you crazy, but maybe, uh, in my, how I understand that this one, \$43.81, where you say is better from the other one, is... Where they cover more. I, I cannot say. I, I cannot say if it's better or if it covers more. Uh, the on- again, what I can tell you is that this plan covers both ends, preventative and non-preventative, whereas the other plans only cover one side. Okay. If they g- uh, this, uh, cover both, is better this one, in my opinion. Okay. So, you know- So, this- ... that's, you know, it's, that's up to you. I'm just letting you know, I can't tell you which plan is better. Mm-hmm. Okay. If they cover both, is better this one. You know, number one, cover one and then not cover the, how you say it, so I- I'm thinking this one is better. Okay. And I also- Is that what you want to enroll into? I, I think so. Oh God. Okay, I take this one. You said they cover both, better is this one. Okay. So, is that what you're wanting to enroll into? Yeah. Okay. Let me pull up your file. What is the last four of your Social? 2722. And your first and last name? My name is Diana and last name is I-d-r-i-z-i. Okay. Hi. Do you mind verifying your address and date of birth? Uh, the address is 6108 23rd Avenue, Brooklyn, New York 11204. So, I- Okay. ... I'm working... Mm-hmm? I'm sorry, go ahead. Uh, I work from, uh, uh, ATC agency and, uh, I'm working for MPA at the ATC. The guy were take care, like we are 45 employee, they're working like contactar- contract with the ATC. Uh, he, he told me about this one and after they send it to me, the, this enrollment for, uh, insurance. Okay. The address, uh, is... I, I say the address? Did I say the address? Yes, ma'am. What's your date of birth? 02/03/1964. Okay. Phone number is 917-622-8675? Yes. And then email is going to be first name last name @yahoo.com? Yes. Okay. Was there anything else that you wanted to enroll into? Yeah. But what about vision? Can I do the vision? If you want to, yes, ma'am. Yeah. The vision, there is a copay, um, of \$10 for your annual eye exam. Mm-hmm. The copay for lenses and frames is \$25. And the insurance- Mm-hmm. ... will pay \$130 towards the frame. Mm-hmm. Um, and then the price for the vision employee only would be \$2.15. I, I have... Uh, how much I have to pay now in my, uh, this one? So they- Yeah, so what you would- ... they're asking me? ... pay for the plan is \$2.15 a week. In week? Okay. In week, 2.15. Okay. Yes, ma'am. Weekly, you pay \$2.15. Okay. Okay. Okay, thank you. Was there anything else that you wanted to enroll into? Uh, accidentally and I had, uh, free... No, only this one. And they're gonna be \$46 something? So, for the vision and the MEC enhanced, for employee only- Mm-hmm. ... it comes out to a total of \$45.96 a week. Okay. So, I do want to let you know that the- Mm-hmm. ... MEC enhanced, the medical plan, it's under- Mm-hmm. ... an IRS code of Section 125. Basically- 11. Mm-hmm. That allows you to pay your share of the premium... excuse me, with pre-tax dollars. Because of that, the IRS put stipulations, uh, stipulations on when you can change or cancel once you're enrolled. So basically, once you're enrolled into this plan, the only time- Mm-hmm. ... you can change or cancel it is during the company's open enrollment period, which is what we're currently in and will end on the 24th of December. So, after the 24th of December, the only time you can change or cancel that plan is the next company open enrollment period, unless you experience a qualifying life event. Hmm. If I want to cancel, for example, next year, I can work six months and I can have the f-

uh, new job or I have the, the job that cover my insurance, I cannot, uh, cancel any, uh, during of, uh, the year? So as long as you're working through ATC, the staffing agency- Uh-huh. ... uh-huh, the only time you can cancel plans under Section 125 is during their company's open enrollment period, which is- Okay. ... what we're currently in. And this open enrollment period will end on the 24th of December. Uh-huh. So you would have to wait for the next company open enrollment period, which will more than likely be around this time next year, unless you experience a qualifying life event. So if I, uh, apply now, I have through 2025 for one year? So if you enroll into this plan, you will- Uh-huh. ... not be able to cancel it until the open enrollment of next year. One year? Yes, it would be during the company's open enrollment period, which is n- is more than likely going to be this time next year, in December of next year. Oh. So you're saying it's gonna be f- \$45 a weekly, yeah? 45 and something? Yes, \$45.96 a week. Okay. Um, so the enrollment process takes- Mm-hmm. ... about one to two weeks to be processed through your payroll. Mm-hmm. So you might not see your first payroll deduction until two weeks from now. Okay. When you do see that deduction being made out of your check- Uh-huh. ... coverage will start the following Monday. Uh-huh. Once the coverage is active, your ID cards are then made and sent to you within seven to ten business days. Okay. So I have a question. When I'm going to, going to my doctor and they're gonna ask me what kind of, uh, uh, insurance you have, uh, how to answer which kind of insurance is now if I take this one? Well, you'll have an ID card, and that's what you would hand to them. It'll say on the ID card. Uh-huh. But the medical plan that you have is a combination of two different insurance companies. Oh. The preventative is through 90 Degree Benefits. Uh-huh. And non-preventative is through American Public Life. Okay. But again, you will get your ID cards for this medical- Okay. ... plan, and that's what you hand- Okay. ... to your doctor. So- Okay. ... the vision ID card is gonna be mailed to you. Okay. For medical, you're gonna get one ID card in the mail, which is gonna be for your preventative. Okay. Mm-hmm. You're gonna also get another ID card sent to your email, which is for your non-preventative. Mm-hmm. And you just print it off your email, or you can forward that email to your doctor. Mm-hmm. Okay. If I, uh, uh, or I have to ask my doctor? If I have, like, a, um, therapy for my hand or shoulder, they're covered? That I can't answer because I'm not your- Oh. ... administer. Okay, okay, sorry. So, once the coverage is ac- No, you're fine. Once the coverage is active, if you have any questions about whether something is covered or not, you can call- Mm-hmm. ... us back and- Mm-hmm. ... we can direct you to the insurance carrier. Um- Okay. ... now keep in mind that, again, the plan you have is a combination of two insurance carriers. One for your- Mm-hmm. ... preventative, which is 90 Degree Benefits, and then your- Okay. ... non-preventative through American Public Life. So we- Okay. ... can transfer you, depending on what the service is, to the carrier, and they can verify if it's gonna be covered or not. Okay. What this mean, preventative, what you say? I'm sorry because I even I cannot say it. What does this mean? Preventative is, like- Yes. ... anything preventing an illness or disease. Oh. So typically that's your yearly physicals, or- Mm-hmm. ... vaccinations like the flu shot, or, um, preventative screenings, like when they, they test you for something. Hmm. But I needed this, or I could... Hmm. But what about, uh, VIP Prime? The VIP Prime only covers non-preventative. So it's only going, going to cover hospitalization, if you get admitted to the hospital, if you have to go to the doctor because you're not feeling well, or the emergency room because you have an emergency. It's only gonna cover that type of, those type of things. It does not cover your preventative, like your- Okay. ... your physicals. The plan that

you chose- Oh, I leave out this one. Yeah. Mm-hmm. The plan that you chose, the MEC Enhance, covers both pre- like your preventative care and non-preventative. Okay. Okay. Okay. Yeah. Uh, single? You're gonna put single over there? Because- Yes, I did for employee only. Ah. Okay. Okay. So home address, I give you dental, female, single. I see address, I give it to you, it's called. Full name. Yes, I have all your information. And I have mother. Yeah. Yeah, bec- Okay. Okay. Thank you so much for your help. You're welcome. Did you have any other questions? No. No. Okay. So I, I am, I am okay now for, uh, this for enroll for this, uh, insurance, yes? Yes, I enrolled you into the MEC Enhance and vision for employee only, which- Okay. ... comes out to a total of \$45.96 a week. Okay, 46. Okay. Did you need help with anything else? No, dental I don't need it, I have my brother-in-law. Disability, critical illness, uh, accidents. Okay, I'm not driving and anything. Okay, only this one. Okay. Thank you so much. You are good to go. Okay, thank you. Welcome. Thank you. Okay, good night. Merry Christmas. You too. Okay, bye. Bye-bye. Bye.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits on a Card, this is Victoria. How can I help you?

Speaker speaker_2: Hi, Victoria. My name is Diana and I'm working in adjusting from ATC, but in MTA company. So, I receive and roll a form from Health Insurance. I don't have it, so I want to do it here in this one, but I don't know how to do it and I cannot... I download it in my computer, but I don't have words where I can write or I, I can check what I need from this. How you can help me, please?

Speaker speaker_1: Okay. Um, what's the name of the agency again?

Speaker speaker_2: Uh, ATC.

Speaker speaker_1: Okay. Um, I can email you a copy of the benefits guide.

Speaker speaker_2: Uh-huh.

Speaker speaker_1: And that will go over, um, all the plans, what they cover and how much they cost. And then-

Speaker speaker_2: Uh-huh. I have that, uh, but it's in a PDF. I'm trying, but I don't have Word in my computer. I'm trying to down... I download it, but, uh, if you want to choose or to put the information, I cannot, uh, write here in, uh, mine. So only if you send it to me, I have to fill, fill out everything and send it back. Yes?

Speaker speaker_1: Well, the only way I have to send the benefits guide is to your email. Have you tried opening it on your phone?

Speaker speaker_2: Yes, I open. I have now, right now, I am open, uh, this one and I see here, like, weekly singles, 4341, uh, VIP plus 3171. And down, if you fill up this one, address,

um, time and everything, the information, name, last name, country, stage.

Speaker speaker_1: Okay. So, I mean, we can get you enrolled over the phone if you know what you want to enroll into.

Speaker speaker_2: Yes. Can somebody help me because I call, uh, Friday, they say today is the last day. I, I-

Speaker speaker_1: Okay.

Speaker speaker_2: When I, I receive the email, I, I saw it where was 27 the last day. But the lady, Friday, she tell me, I don't know now what is the last day for 2024. Is today or is, uh, Fri- is 27?

Speaker speaker_1: Um, let me double-check.

Speaker speaker_2: Okay. Thank you so much. If it's still 27, I, I can do it tomorrow.

Speaker speaker_1: No, it looks like the 24th is the last day, and we're actually closed tomorrow and Christmas.

Speaker speaker_2: You're closed tomorrow? You're not... It's closed, uh...

Speaker speaker_1: Yeah. We're, um, we're closed tomorrow and Christmas Day. So the last day to... The last day for the open enrollment is tomorrow. But if you're willing-

Speaker speaker_2: Right.

Speaker speaker_1: ... to get enrolled over the phone, today would be the last day.

Speaker speaker_2: Yes. They... Yeah. I, I need it because I waiting, I have two months no insurance and when I call my agency where I'm working, uh, and yeah, the guy tell me, uh, "You have to f- uh, finish because you gonna, you not gonna have it in the middle of the year. It's just in the beginning." How he told me? I don't know.

Speaker speaker_1: I'm sorry?

Speaker speaker_2: To start, to start the, the, the, this, uh, um, insurance is just in the beginning of the year.

Speaker speaker_1: Well, it depends on when it's taken out of your check, so the enrollment can take about one to two weeks to be processed through payroll. And then the coverage-

Speaker speaker_2: Oh.

Speaker speaker_1: ... will start the following Monday of your first payroll deduction.

Speaker speaker_2: Oh, it's okay. It's not problem. But, uh, the guy told me, "Oh, you should not do it now," because I called month ago, uh, month and a half, he said, uh, "You cannot do it now." He say, "Just, uh, in end of the year, in the beginning of the year, they start the new insurance."

Speaker speaker_1: Oh, okay.

Speaker speaker_2: It doesn't matter. For me, for me, two, two weeks, one week is not I need it but I have to have insurance. I don't have for now.

Speaker speaker_1: Okay. So do you know what you want to enroll into?

Speaker speaker_2: Uh, how I see here, I am single and I don't know what including, for example, VIP plus or VIP prime. Stay healthy? I, uh, I never fill this one out. Somebody did for me. I don't know.

Speaker speaker_1: Okay. So I- I'm, I'm a little confused. Do you not have the benefits guide? Because the benefits guide should explain all of the plans to you.

Speaker speaker_2: What I have?

Speaker speaker_1: Do you have the, the benefits guide? It's a, a, like a PDF that goes over all of the plans, what they cover and how much they cost.

Speaker speaker_2: I'm, I don't understand. I have it everything you said. I don't know how many pages are here, but I don't know what they cover, what they don't cover. But I, I need a, like-How I see it for single, uh, bi-weekly was \$43 something. And that one was something that they cover if you want more, they cover vision, uh, life, dental. They have more down.

Speaker speaker_1: Okay. So the benefits guide will tell you exactly what each plan covers.

Speaker speaker_2: Mm-hmm. I- I don't understand, but ATC HealthCare Service, they say. This one I wanted, uh, all the... I don't know, they have different benefit in the card? In the card?

Speaker speaker_1: Yeah. Well, that's the name of our company, ma'am. We're Benefits in a Cart.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: We're your benefits administrators, so that we can answer general questions about the plans, we can get you enrolled into the plans. Um, but there's a couple different plans to choose from, and what I'm trying to explain is that the benefits guide-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... that was sent to you goes over all of the plans being offered, what they cover, and how much they cost. Do you need me to explain the benefits to you?

Speaker speaker_2: Yes. This... Yes, please. Can you help me? Because no idea.

Speaker speaker_1: Okay. So there's multiple medical plans to choose from.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: The first medical plan is going to be the Stay Healthy MEC TeleRx. This plan covers your preventative health care, so things like yearly physicals, vaccinations and preventative screenings at 100% as long as you stay within the multi-plan network. It also comes with virtual urgent care.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And it comes with a subscription to FreeRx, which is like a prescription plan. If your medication is covered through FreeRx, it would either be free or discounted, just depending on the medication.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Then we have our hospital indemnity plans, the VIP Plus and the VIP Prime.

Speaker speaker_2: Mm-hmm. Mm-hmm.

Speaker speaker_1: Neither one of these will cover preventative like the Stay Healthy does, but they do provide coverage for things like being admitted to the hospital, having to go to the emergency room, urgent care, um, or just a regular physician's office.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: They also come with coverage for prescriptions. If it is a mu- uh, covered medication, it would be covered at \$10, \$20 or \$30.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: The only difference between the VIP Plus and the VIP Prime-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... is the Prime pays a little bit more towards hospitalization.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: We have another medical plan called the Stay Healthy MEC Enhanced.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Which covers your preventative health care and it also covers your non-preventative health care. So this is the only plan that's going to cover both ends. Um...

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: So that's the... That's basically what we have for medical.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Then there, um, there is one other medical plan called the Minimum Value Plan and this-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... works more m- like major medical. So there is a deductible associated with it, which is pretty high. Just to give you an example, if you were to do-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... the Minimum Value Plan for yourself and if you-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... stay in network, that deductible is \$6,500. Everything is subject to that deductible except for your preventative care, which is 100% covered if you stay in network.

Speaker speaker_2: Mm-hmm. But the, the... Okay, what is mean this \$43.81 here, VIP Plus, VIP Prime or Stay Healthy M-E-C, like what is \$43.81? This one, what they cover? I don't need, like, uh, \$6000.

Speaker speaker_1: I just covered all of those.

Speaker speaker_2: Sorry?

Speaker speaker_1: I just reviewed all of those plans with you, ma'am.

Speaker speaker_2: Uh-huh. Uh-huh.

Speaker speaker_1: The Stay Healthy MEC Enhanced, the one that is \$43.81-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... for employee only-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: This is the medical plan that covers your preventative health care. So yearly physicals, vaccinations, preventative screenings, and also your non-preventative care. So if you were to be admitted to the hospital, if you have to go to primary care, specialist care, urgent care, emergency room, it covers that as well.

Speaker speaker_2: Mm-hmm. And the VIP Prime... So I have to choose one of these three?

Speaker speaker_1: Y- Y- I- Yeah, so you could... One of those four. You could do the Stay Healthy MEC TeleRx, you could do the VIP Plus, you could do the VIP Prime, or you could do the Stay Healthy MEC Enhanced.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Some people do combine the Stay Healthy MEC TeleRx with one of the VIP plans. You can do that if you would like, or you can simply go with the Stay Healthy MEC Enhanced. It's up to you.

Speaker speaker_2: The, the three... Oh, oh, okay. Um, because no idea, but anyway, I need one insurance to have it just to check, checkup in a, in here or something. Because until now, thank God, I don't have any medication or something, problems. But if I... Uh, uh, these three, I'm sorry, mm, I make you confused? Even I don't know by myself what I... Uh, because I don't understand everything. Which one of these three, uh, is better for me? You know about this, ma'am.

Speaker speaker_1: I cannot-

Speaker speaker_2: This one.

Speaker speaker_1: ... I cannot suggest, unfortunately.

Speaker speaker_2: Oh, okay.

Speaker speaker_1: Yeah, you have to make that, that decision. I can only tell you what they cover.

Speaker speaker_2: Oh, okay. But this one, the Stay Healthy, is better from these two in the top?

Speaker speaker_1: M- Not necessarily.

Speaker speaker_2: No?

Speaker speaker_1: No, ma'am. So, uh, the, the Stay Healthy MEC Enhanced-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ... is the only plan that is going to cover preventative and non-preventative. Whereas if you do the Stay Healthy MEC TeleRx, that is just for your preventative healthcare. Or if you just do one of the VIP plans, whether it's the VIP+ or the VIPPrime, those two plans only cover non-preventative.

Speaker speaker_2: Oh, God. Even I... I... I no idea what they mean, all this words you say to me, but I'm sorry, I don't understand. But I don't know what to choo- which one to choose and what is better. Like, uh, regular, you know, to have, uh, like, something special, just to have the insurance, like checkup or something, uh, to go to feel the breast or regular, uh, checkup.

Speaker speaker_1: Okay. So, uh, I can't, I can't suggest a plan. That, that's where I'm having trouble. I, I, the only thing I can do is explain to you what they cover. So, preventative is preventing an illness or disease. So, that is-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... your yearly physicals, your vaccinations, your preventative screenings. That would... Stuff that falls under preventative, that would either be the Stay Healthy MEC TeleRx, or you could do the MEC Enhanced. Non-preventative is if you have a preexisting condition. If you get sick or injured and you need to go to the emergency room.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: That would be non-preventative. So, you could go... If you're looking for non-preventative coverage, you could go with the-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... VIP+. You could go with the VIPPrime, or you could go with the MEC Enhanced.

Speaker speaker_2: Mm-hmm. Maybe this one, Stay Healthy, uh, what you say, what is \$43.81, maybe it's the better from these two? You say you can combine, uh, two of them in

one, uh, plan?

Speaker speaker_1: So, if you do the Stay Healthy MEC Enhanced, you cannot combine with any other plan because this plan already covers preventative and non-preventative. So, if you go with the Stay Healthy MEC Enhanced, you cannot combine with any other plan.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: But if you go with the MEC TeleRx, you can combine that with the VIP+ or you can combine the MEC TeleRx with the VIPPrime.

Speaker speaker_2: Mm-hmm. And how much can be this one? Uh... Combine is like to put \$43.81 or this one you cannot combine with, uh, anything?

Speaker speaker_1: Yeah, the one that's-

Speaker speaker_2: But if I take 43.81, you cannot combine. Oh, okay. But they cover many things, like checkup, like to go feel breast, uh, check the breast, uh, one time in year or two time in year, they, they cover?

Speaker speaker_1: So, it covers your preventative healthcare, so your yearly physicals, your vaccinations, your preventative screenings. It also covers primary care visits, specialist care visits, urgent care visits, as well as if you were to be admitted to the hospital.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: The, the one that is \$43.81 covers your preventative and non-preventative services together.

Speaker speaker_2: Mm-hmm. So, the \$43.81, I'm thinking, because, uh, it's, uh, better from the other one.

Speaker speaker_1: I, I can't say whether it's better or not.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: I can... Uh, uh, the only difference between this plan versus the other ones-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ... is that it covers your preventative and non-preventative together. Whereas-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... the other plans only cover one side, unless you combine the two plans together. So, this plan-

Speaker speaker_2: But this mean how I am?

Speaker speaker_1: ... is already combined.

Speaker speaker_2: Mm-hmm. Yeah, but how I understand, maybe that my English is not so good also. I'm, I'm-

Speaker speaker_1: .

Speaker speaker_2: ... sorry I make you crazy, but maybe, uh, in my, how I understand that this one, \$43.81, where you say is better from the other one, is... Where they cover more.

Speaker speaker_1: I, I cannot say. I, I cannot say if it's better or if it covers more. Uh, the on-again, what I can tell you is that this plan covers both ends, preventative and non-preventative, whereas the other plans only cover one side.

Speaker speaker_2: Okay. If they g- uh, this, uh, cover both, is better this one, in my opinion.

Speaker speaker_1: Okay. So, you know-

Speaker speaker_2: So, this-

Speaker speaker_1: ... that's, you know, it's, that's up to you. I'm just letting you know, I can't tell you which plan is better.

Speaker speaker_2: Mm-hmm. Okay. If they cover both, is better this one. You know, number one, cover one and then not cover the, how you say it, so I- I'm thinking this one is better.

Speaker speaker_1: Okay.

Speaker speaker_2: And I also-

Speaker speaker_1: Is that what you want to enroll into?

Speaker speaker_2: I, I think so. Oh God. Okay, I take this one. You said they cover both, better is this one.

Speaker speaker_1: Okay. So, is that what you're wanting to enroll into?

Speaker speaker_2: Yeah.

Speaker speaker_1: Okay. Let me pull up your file. What is the last four of your Social?

Speaker speaker_2: 2722.

Speaker speaker_1: And your first and last name?

Speaker speaker_2: My name is Diana and last name is I-d-r-i-z-i.

Speaker speaker_1: Okay.

Speaker speaker_2: Hi.

Speaker speaker_1: Do you mind verifying your address and date of birth?

Speaker speaker_2: Uh, the address is 6108 23rd Avenue, Brooklyn, New York 11204. So, I-

Speaker speaker_1: Okay.

Speaker speaker_2: ... I'm working... Mm-hmm?

Speaker speaker_1: I'm sorry, go ahead.

Speaker speaker_2: Uh, I work from, uh, uh, ATC agency and, uh, I'm working for MPA at the ATC. The guy were take care, like we are 45 employee, they're working like contactar-contract with the ATC. Uh, he, he told me about this one and after they send it to me, the, this enrollment for, uh, insurance. Okay. The address, uh, is... I, I say the address? Did I say the address?

Speaker speaker_1: Yes, ma'am. What's your date of birth?

Speaker speaker_2: 02/03/1964.

Speaker speaker_1: Okay. Phone number is 917-622-8675?

Speaker speaker_2: Yes.

Speaker speaker_1: And then email is going to be first name last name @yahoo.com?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. Was there anything else that you wanted to enroll into?

Speaker speaker_2: Yeah. But what about vision? Can I do the vision?

Speaker speaker_1: If you want to, yes, ma'am.

Speaker speaker_2: Yeah.

Speaker speaker_1: The vision, there is a copay, um, of \$10 for your annual eye exam.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: The copay for lenses and frames is \$25. And the insurance-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... will pay \$130 towards the frame.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Um, and then the price for the vision employee only would be \$2.15.

Speaker speaker_2: I, I have... Uh, how much I have to pay now in my, uh, this one? So they-

Speaker speaker_1: Yeah, so what you would-

Speaker speaker_2: ... they're asking me?

Speaker speaker_1: ... pay for the plan is \$2.15 a week.

Speaker speaker_2: In week? Okay. In week, 2.15. Okay.

Speaker speaker_1: Yes, ma'am. Weekly, you pay \$2.15.

Speaker speaker_2: Okay. Okay. Okay, thank you.

Speaker speaker_1: Was there anything else that you wanted to enroll into?

Speaker speaker_2: Uh, accidentally and I had, uh, free... No, only this one. And they're gonna be \$46 something?

Speaker speaker_1: So, for the vision and the MEC enhanced, for employee only-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... it comes out to a total of \$45.96 a week.

Speaker speaker_2: Okay.

Speaker speaker_1: So, I do want to let you know that the-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... MEC enhanced, the medical plan, it's under-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... an IRS code of Section 125. Basically-

Speaker speaker_2: 11. Mm-hmm.

Speaker speaker_1: That allows you to pay your share of the premium... excuse me, with pre-tax dollars. Because of that, the IRS put stipulations, uh, stipulations on when you can change or cancel once you're enrolled. So basically, once you're enrolled into this plan, the only time-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... you can change or cancel it is during the company's open enrollment period, which is what we're currently in and will end on the 24th of December. So, after the 24th of December, the only time you can change or cancel that plan is the next company open enrollment period, unless you experience a qualifying life event.

Speaker speaker_2: Hmm. If I want to cancel, for example, next year, I can work six months and I can have the f- uh, new job or I have the, the job that cover my insurance, I cannot, uh, cancel any, uh, during of, uh, the year?

Speaker speaker_1: So as long as you're working through ATC, the staffing agency-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ... uh-huh, the only time you can cancel plans under Section 125 is during their company's open enrollment period, which is-

Speaker speaker_2: Okay.

Speaker speaker_1: ... what we're currently in. And this open enrollment period will end on the 24th of December.

Speaker speaker_2: Uh-huh.

Speaker speaker_1: So you would have to wait for the next company open enrollment period, which will more than likely be around this time next year, unless you experience a qualifying life event.

Speaker speaker_2: So if I, uh, apply now, I have through 2025 for one year?

Speaker speaker_1: So if you enroll into this plan, you will-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ... not be able to cancel it until the open enrollment of next year.

Speaker speaker_2: One year?

Speaker speaker_1: Yes, it would be during the company's open enrollment period, which is n- is more than likely going to be this time next year, in December of next year.

Speaker speaker_2: Oh. So you're saying it's gonna be f- \$45 a weekly, yeah? 45 and something?

Speaker speaker_1: Yes, \$45.96 a week.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, so the enrollment process takes-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... about one to two weeks to be processed through your payroll.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: So you might not see your first payroll deduction until two weeks from now.

Speaker speaker_2: Okay.

Speaker speaker_1: When you do see that deduction being made out of your check-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ... coverage will start the following Monday.

Speaker speaker_2: Uh-huh.

Speaker speaker_1: Once the coverage is active, your ID cards are then made and sent to you within seven to ten business days.

Speaker speaker_2: Okay. So I have a question. When I'm going to, going to my doctor and they're gonna ask me what kind of, uh, uh, insurance you have, uh, how to answer which kind of insurance is now if I take this one?

Speaker speaker_1: Well, you'll have an ID card, and that's what you would hand to them. It'll say on the ID card.

Speaker speaker_2: Uh-huh.

Speaker speaker_1: But the medical plan that you have is a combination of two different insurance companies.

Speaker speaker_2: Oh.

Speaker speaker_1: The preventative is through 90 Degree Benefits.

Speaker speaker_2: Uh-huh.

Speaker speaker_1: And non-preventative is through American Public Life.

Speaker speaker_2: Okay.

Speaker speaker_1: But again, you will get your ID cards for this medical-

Speaker speaker_2: Okay.

Speaker speaker_1: ... plan, and that's what you hand-

Speaker speaker_2: Okay.

Speaker speaker_1: ... to your doctor. So-

Speaker speaker_2: Okay.

Speaker speaker_1: ... the vision ID card is gonna be mailed to you.

Speaker speaker_2: Okay.

Speaker speaker_1: For medical, you're gonna get one ID card in the mail, which is gonna be for your preventative.

Speaker speaker_2: Okay. Mm-hmm.

Speaker speaker_1: You're gonna also get another ID card sent to your email, which is for your non-preventative.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And you just print it off your email, or you can forward that email to your doctor.

Speaker speaker_2: Mm-hmm. Okay. If I, uh, uh, or I have to ask my doctor? If I have, like, a, um, therapy for my hand or shoulder, they're covered?

Speaker speaker_1: That I can't answer because I'm not your-

Speaker speaker_2: Oh.

Speaker speaker_1: ... administer.

Speaker speaker_2: Okay, okay, sorry.

Speaker speaker_1: So, once the coverage is ac- No, you're fine. Once the coverage is active, if you have any questions about whether something is covered or not, you can call-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... us back and-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... we can direct you to the insurance carrier. Um-

Speaker speaker_2: Okay.

Speaker speaker_1: ... now keep in mind that, again, the plan you have is a combination of two insurance carriers. One for your-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... preventative, which is 90 Degree Benefits, and then your-

Speaker speaker_2: Okay.

Speaker speaker_1: ... non-preventative through American Public Life. So we-

Speaker speaker_2: Okay.

Speaker speaker_1: ... can transfer you, depending on what the service is, to the carrier, and they can verify if it's gonna be covered or not.

Speaker speaker_2: Okay. What this mean, preventative, what you say? I'm sorry because I even I cannot say it. What does this mean?

Speaker speaker_1: Preventative is, like-

Speaker speaker_2: Yes.

Speaker speaker_1: ... anything preventing an illness or disease.

Speaker speaker_2: Oh.

Speaker speaker_1: So typically that's your yearly physicals, or-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... vaccinations like the flu shot, or, um, preventative screenings, like when they, they test you for something.

Speaker speaker_2: Hmm. But I needed this, or I could... Hmm. But what about, uh, VIP Prime?

Speaker speaker_1: The VIP Prime only covers non-preventative. So it's only going, going to cover hospitalization, if you get admitted to the hospital, if you have to go to the doctor because you're not feeling well, or the emergency room because you have an emergency. It's

only gonna cover that type of, those type of things. It does not cover your preventative, like your-

Speaker speaker_2: Okay.

Speaker speaker_1: ... your physicals. The plan that you chose-

Speaker speaker_2: Oh, I leave out this one.

Speaker speaker_1: Yeah.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: The plan that you chose, the MEC Enhance, covers both pre- like your preventative care and non-preventative.

Speaker speaker_2: Okay. Okay. Okay.

Speaker speaker_1: Yeah.

Speaker speaker_2: Uh, single? You're gonna put single over there? Because-

Speaker speaker_1: Yes, I did for employee only.

Speaker speaker_2: Ah. Okay. Okay. So home address, I give you dental, female, single. I see address, I give it to you, it's called. Full name.

Speaker speaker_1: Yes, I have all your information.

Speaker speaker_2: And I have mother. Yeah. Yeah, bec- Okay.

Speaker speaker_1: Okay.

Speaker speaker_2: Thank you so much for your help.

Speaker speaker_1: You're welcome. Did you have any other questions?

Speaker speaker_2: No. No.

Speaker speaker_1: Okay.

Speaker speaker_2: So I, I am, I am okay now for, uh, this for enroll for this, uh, insurance, yes?

Speaker speaker_1: Yes, I enrolled you into the MEC Enhance and vision for employee only, which-

Speaker speaker_2: Okay.

Speaker speaker_1: ... comes out to a total of \$45.96 a week.

Speaker speaker_2: Okay, 46. Okay.

Speaker speaker_1: Did you need help with anything else?

Speaker speaker_2: No, dental I don't need it, I have my brother-in-law. Disability, critical illness, uh, accidents. Okay, I'm not driving and anything. Okay, only this one.

Speaker speaker_1: Okay.

Speaker speaker_2: Thank you so much.

Speaker speaker_1: You are good to go.

Speaker speaker_2: Okay, thank you.

Speaker speaker_1: Welcome.

Speaker speaker_2: Thank you. Okay, good night. Merry Christmas.

Speaker speaker_1: You too.

Speaker speaker_2: Okay, bye.

Speaker speaker_1: Bye-bye.

Speaker speaker_2: Bye.