

Transcript: VICTORIA

Taylor-6695457698529280-5552078784741376

Full Transcript

Thank you for calling Benefits in a Car. This is Victoria. How can I help you? Yes, I'm calling to enroll on, on the insurance. Okay. What's the name of the agency you work with? Uh, that'd be Surge. Okay. And the last four of your Social? Uh, 1501. All right, and your first and last name? Michael Hoing, H-O-I-N-G. Is your first name, uh, spelled M-I-C-H-A-E-L? Yes, ma'am. And what was the last name again? H-O-I-N-G, Hoing. H-O-I-N-G. Okay, so you're with Surge, last four is 1501, and... And then first name is Michael, last name is H-O-I-N-G. Yeah. Have you received your first check from them? Uh, no, ma'am. I only just, uh, got the paperwork. Okay. That would explain why I don't have a file for you in the system. Are you wanting to enroll into coverage? Yeah. Uh, uh, yes, ma'am. Okay. And you know the specific plans you want? Well, it's... I only got one plan. It's the hi- high dollar plan. Well, it's got another plan too. Uh, it... It says a medi- minimum value plan, MVP. It says that- Oh, okay. So you're interested in the minimum value plan? Yes, ma'am. Okay. So for that, I will have to check your eligibility to see if you're even eligible to enroll into that plan. I wouldn't be able to get you enrolled tonight. I'll have to follow up with you on that. Um, is that all that you're wanting to enroll into, is the minimum value plan? I was on . Uh, but it exists. I'm sorry, sir. Your phone's breaking up. I was on, checking the min- uh, the vision and dental. Okay. So let me just start off with the minimum value plan. Okay. So for that plan, you have to work at least 30 hours per week. Now also, the minimum value plan works more like a major medical plan. So this plan does have a deductible associated with it. Um... Okay. If you stay in network, the deductible, and if... let's just say you get the di- the plan for yourself, the deductible in network would be 6,500. Everything is subject to that deductible except for your preventative care, which if you stay in network is 100% covered. Now, if you go out of network, the deductible for, uh, individual would increase to 10,000 and then also preventative care would change out of network. It would only be covered 50% after this deductible is met. So are you sure that this is the medical plan that you're looking at getting? That's the one I got in front of me. But, uh, uh, y'all don't have another I'm sorry, sir. Our phone... it sounds like you might have a bad phone connection. Hold on a second. Hear me any better now? A little bit better. So is that the medical plan that you're set on or are you interested in any of the other plans? I didn't see but one other plan. It, it... It's, um... Okay. It's not a major medical plan. Yeah. Technically all of the plans that we offer is not major medical. And what we mean by that is, it is not going to cover a large portion of your medical bills. Oh, okay. Now like I said, the, the minimum value plan works more like a major medical plan. But the thing to keep in mind with that plan is that you have to meet the deductible. Everything is going to be subject to that deductible. Like if I go to the doctor, y'all ain't gonna pay nothing till I'm out of network? Well, if you stay in network, and this is only if you ha- if, if you stay in network, it looks like it would be a copay for like let's say primary visits, it's a \$15 copay. And then specialist is a \$30 copay. And this is

only if you stay in network. So if you go out of network, there is no copays. The way it would work is you would have... It's 50% covered after you meet the deductible. Now on this copay, if it in network, I think I gotta pay \$15. If I go to the doctor and they do blood work, will they pay for that? So let me try to explain this a different way. If you stay in network with a minimum value plan for primary and specialists, there would be a copay. If you go out of network, there is no copay. It would be 50% covered after the deductible is met. Now if you stay in network with this plan, the only things that are gonna have a copay is the primary care and the specialist care, and you have to stay in network. The everything else, any other service is gonna be subject to the deductible regardless. The only thing that is 100% covered before your deductible is met is your preventative care, and that's if you stay in network.

Uh-huh..... I go..... I'm sorry. I'm sorry, your phone's breaking up again. Say I go to a, a, a ear doctor, specialist doctor, and I go in there and m- make my \$30 co- copay. Is that all I'm gonna have to pay? If you have any type of blood work or anything like that, more than likely, that's gonna be subject to the deductible. But there is a copay of \$30 for specialists. Yeah. So like I see here that diagnostic X-ray and lab is 100% covered after your deductible is met and that's if you... that's only if you stay in network. Now, if you go out of network, it's only 50% covered after the deductible is met. And the deductible is also subject to if you stay in network or if you go out of network. So the in network deductible is \$6,500. The out-of-network deductible is \$10,000. Yeah. Mm-hmm. Hoo. So yes, with this plan you will only have a \$30 copay for specialists if you stay in network. But like I said, more than likely if you have any type of lab work done, it's going to be subject to the deductible. Yeah. Mm-hmm. All righty then. Let's see here. Now on your medicine, you go to the doctor and you get a generic medicine. Is it, is it gonna pay anything on anything on your medicine? Um, I believe that is also subject to the deductible. Let's see. Excuse me. Um, yeah. Prescription drugs, generics, subject to deductible, preferred brands subject to deductible, non-preferred brand not covered. Um, and that's whether you get it retail or if you get it by mail o- order. Everything is subject to the deductible with this plan. In other words, I'm gonna have to be out \$6,500 unless it's anything, ain't it? I'm sorry? In other words, I'm gonna have to be out \$6,500 for it, before it pays anything, right? Yeah. With this specific plan, if you stay in network, the deductible is \$6,500. The only thing that is 100% covered before that deductible is met is the preventative care. Okay. Um, now the office visit primary care and the specialist care do have a small copay, but everything else is subject to the deductible, including your prescriptions. And again, this is only if you stay in network. If you go out of network, the deductible increases and the coverage decreases. Yeah. Now, your employer does offer other plans to choose from- Okay. ... that work a little bit differently than this. But like I said, what we offer is not going to cover a large portion of your medical bills. Did you want me to go over the other medical plans that they offer? Yeah..... Okay. So, um, it looks like there's three other plans. I'm just gonna go one by one. There's the Stay Healthy MEC TeleRx and this plan is exactly what it sounds like. It's for your preventative care. So that's like your yearly physicals, your vaccinations and your preventative screenings. This would be covered at 100%. However, you do have to stay within the network for this plan. It does also come with virtual urgent care, as well as a subscription to FreeRx, which is just like a prescription plan. But the majority of what the Stay Healthy MEC TeleRx covers is just your preventative medical. Now we have our hospital indemnity plans, the VIP Standard and the VIP Classic. Neither one of these plans are going to cover your preventative care like the

Stay Healthy does, but they do provide coverage for non-preventative. So if you're admitted to the hospital, there's coverage for that. If you have to go to the emergency room, urgent care, or a physician's office, there is also coverage for that. Now the way that these plans work is there's no deductible, no co-pay. Um, there is a co-pay for prescriptions, but that's it. So like if it is a covered medication, the co-pay is either going to be \$10, \$20, or \$30. It just depends on the medication. Yeah. Now what you're- Like my daughter... Like my daughter, she's, she's going to be on there too but uh, she'd be getting insulin and stuff, would it pay on that? Now that's the thing. We are just your benefits administrators. I am not the ac- we're not with the insurance carriers. I cannot tell you what medications are covered um and what they would cost, unfortunately. So if you're wanting to know the specific medications that are covered, specifically for these two plans, it would be with PharMevil. So you would then have to reach out to PharMevil, see if your medication is covered and how much they'll, they'll um, how much the co-pay will be on it. Um, I just note ge- general information about the plans being offered and then what we do on our end is we enroll you once you're ready to enroll, but that's pretty much it. Um, now I do want to just kind of go back to the, the medical services with the VIP Standard and the VIP Classic. The way that it works, there is no co-pay or deductible for like hospital admission, emergency room, urgent care, physician's office. No co-pay, no deductible. The insurance is going to pay a set dollar amount towards these benefits for a certain amount of days and then you pay the remainder of the bill. Just to give you an example, if you were to go to, let's say, the urgent care facil- uh urgent care facility, the insurance is going to pay \$50 a day with a max of four days and then you pay the remainder of the bill. Yeah, mm-hmm. All righty. Like on the 10, 20 and 30, I already knew it, and it says discount non-generic. I'm sorry are you referring to the prescription coverage? Uh-huh. Yeah. Well what about the non-generic? It says discount. Um, yeah I mean, it, uh, to my knowledge that would be... It says generic discount and non-generic. Okay. Ah Lord, if I get on this a high plan, high dollar plan, oh, say a mile down the road I decide I want to get out of it, can I get out of it? Now when you say high dollar plan, what are you referring to? Are you referring to the Minimum Value Plan? Yes, that plan. Okay. Um, that I am not too sure. Let's see. I'm not too sure honest, I'll have to double check on the, uh, the cancellation, uh, policy for that plan specifically. I know it wouldn't be immediate so just depending on, you know, if we're able to cancel this plan and where you're at when you call, you might have already been charged for that plan and it'll go into the end of the month. Um, I'm just not too sure. I'll have to double check and see if you're able to cancel the MVP plan. Okay. I do know, um, as long as th- this coverage is basically only as good as long as you're working through the staffing agency. I don't know if that answers your question or not. Yeah, I'll be, I'll be through with staffing. Yeah. You're- you're with Surge Staffing, correct? Yes, ma'am. Okay. Yeah, so I was just saying if- if you're wondering if you can cancel because of you potentially leaving Surge Staffing and getta- getting hired on elsewhere, essentially the coverage will cancel out on its own. I'm just not too sure if there's any stipulations with the minimum value plan on canceling in general. Now, do you have a copy of the benefits guide? Yes, ma'am. Okay. Well, this minimum value plan, yes. Okay. Yeah. I just wanted to make sure. Um, now with you being a new hire with Surge, you- I mean, this is not something that you have to rush into. You do have 30 days from the date of your first check to get enrolled into benefits. Okay. So if you want to look this information over and call us back to enroll, you can do that. Um, it's completely up to you. I- I won't be en- I won't be covered until I get enrolled, will I? Well, I mean, as far as enrollment's

concerned, it- depending on the plan that you choose, enrollment can take about one to two weeks to be processed through payroll. And then typically coverage starts the following Monday of your first payroll deduction. Now, the minimum value plan works completely different than all the other plans. So, um, let's see. If you enroll, coverage is effective the first of the month following 30 days from the date of your first paycheck. So the minimum value- They said I'd be- they said I'd be getting paid, uh, uh, Friday. Okay. So, again, with the minimum value plan, it- you're not gonna be enrolled immediately into that plan. So it's not even gonna become active immediately for you. I would have to first verify that you're eligible to enroll, which that can take about 24 to 48 hours for me to verify and follow up with you on. Now, the actual enrollment process for this plan, um, once- once you enroll into it, coverage is effective the first of the month following 30 dates- uh, 30 days from the date of your first check. Uh, it's gonna be a month before I- before it starts- starts up then, huh? I would say about two months. The way that I'm understanding this, if you enroll, coverage is effective the first of the month following 30 days of your first paycheck. Like two months? Okay. Hoo, Lord have mercy. They said it's gonna be effect right- immediately, tomorrow. Like I went back to work. If I enroll now, I'd be- be, uh, covered tomorrow. Yeah, none of our- none of our plans will be effective immediately. If you decided to go with like the Stay Healthy, and you see teller Rx, VIP Standard, VIP Classic, or like DentalVision, any of those other plans that we offer, the coverage more than likely would become effective sooner than the minimum value plan. But none of the plans come- become effective immediately. All right. It usually happens after we receive the payment for the plan. Yeah. All righty. Uh, this is only good in case you- in case you have a heart attack or something. That's be- that's big money. Well, it's just, you know, coverage to help you, help pay the expenses while you're with the staffing agency. But unfortunately, with it being the staffing agency, this is not gonna be major medical insurance. Yeah. It takes two months to get- get- get going and we may not be- I don't know, we may not be on that staffing thing for, like I said, gonna be three months. Yeah, I know specifically, like I said, the minimum value plan, the way that that works is if you enroll, coverage is effective the first of the month following 30 days from the date of your first paycheck. So it really just depends on when your first paycheck is. Well- It'd be Friday. Yeah, it would... Yeah, so you would have... Coverage is effective the fir- first of the month following 30 days, so you would have to wait 30 days from the date of your first check, and then it would be the first of the month. So it could very well be two months. All righty. Okey-dokey. Uh, let me think about all this mess again. I'll- I'll call back 'cause it ain't sounding too good. Okay. Well, like I said, you do have time to look it over and decide. You'll have 30 days from the date of your first check to get enrolled. All righty. Okie-dokie, I sure appreciate it. Thank you, ma'am. You're welcome. You have a wonderful day. Bye. Bye-bye.

Conversation Format

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

Speaker speaker_1: Yes, I'm calling to enroll on, on the insurance.

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

Speaker speaker_1: Uh, that'd be Surge.

Speaker speaker_0: Okay. And the last four of your Social?

Speaker speaker_1: Uh, 1501.

Speaker speaker_0: All right, and your first and last name?

Speaker speaker_1: Michael Hoing, H-O-I-N-G.

Speaker speaker_0: Is your first name, uh, spelled M-I-C-H-A-E-L?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: And what was the last name again?

Speaker speaker_1: H-O-I-N-G, Hoing.

Speaker speaker_0: H-O-I-N-G. Okay, so you're with Surge, last four is 1501, and... And then first name is Michael, last name is H-O-I-N-G.

Speaker speaker_1: Yeah.

Speaker speaker_0: Have you received your first check from them?

Speaker speaker_1: Uh, no, ma'am. I only just, uh, got the paperwork.

Speaker speaker_0: Okay. That would explain why I don't have a file for you in the system. Are you wanting to enroll into coverage?

Speaker speaker_1: Yeah. Uh, uh, yes, ma'am.

Speaker speaker_0: Okay. And you know the specific plans you want?

Speaker speaker_1: Well, it's... I only got one plan. It's the hi- high dollar plan. Well, it's got another plan too. Uh, it... It says a medi- minimum value plan, MVP. It says that-

Speaker speaker_0: Oh, okay. So you're interested in the minimum value plan?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay. So for that, I will have to check your eligibility to see if you're even eligible to enroll into that plan. I wouldn't be able to get you enrolled tonight. I'll have to follow up with you on that. Um, is that all that you're wanting to enroll into, is the minimum value plan?

Speaker speaker_1: I was on . Uh, but it exists.

Speaker speaker_0: I'm sorry, sir. Your phone's breaking up.

Speaker speaker_1: I was on, checking the min- uh, the vision and dental.

Speaker speaker_0: Okay. So let me just start off with the minimum value plan.

Speaker speaker_1: Okay.

Speaker speaker_0: So for that plan, you have to work at least 30 hours per week. Now also, the minimum value plan works more like a major medical plan. So this plan does have a deductible associated with it. Um...

Speaker speaker_1: Okay.

Speaker speaker_0: If you stay in network, the deductible, and if... let's just say you get the di- the plan for yourself, the deductible in network would be 6,500. Everything is subject to that deductible except for your preventative care, which if you stay in network is 100% covered. Now, if you go out of network, the deductible for, uh, individual would increase to 10,000 and then also preventative care would change out of network. It would only be covered 50% after this deductible is met. So are you sure that this is the medical plan that you're looking at getting?

Speaker speaker_1: That's the one I got in front of me. But, uh, uh, y'all don't have another

Speaker speaker_0: I'm sorry, sir. Our phone... it sounds like you might have a bad phone connection.

Speaker speaker_1: Hold on a second. Hear me any better now?

Speaker speaker_0: A little bit better. So is that the medical plan that you're set on or are you interested in any of the other plans?

Speaker speaker_1: I didn't see but one other plan. It, it... It's, um...

Speaker speaker_0: Okay.

Speaker speaker_1: It's not a major medical plan.

Speaker speaker_0: Yeah. Technically all of the plans that we offer is not major medical. And what we mean by that is, it is not going to cover a large portion of your medical bills.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: Now like I said, the, the minimum value plan works more like a major medical plan. But the thing to keep in mind with that plan is that you have to meet the deductible. Everything is going to be subject to that deductible.

Speaker speaker_1: Like if I go to the doctor, y'all ain't gonna pay nothing till I'm out of network?

Speaker speaker_0: Well, if you stay in network, and this is only if you ha- if, if you stay in network, it looks like it would be a copay for like let's say primary visits, it's a \$15 copay. And then specialist is a \$30 copay. And this is only if you stay in network. So if you go out of network, there is no copays. The way it would work is you would have... It's 50% covered after you meet the deductible.

Speaker speaker_1: Now on this copay, if it in network, I think I gotta pay \$15. If I go to the doctor and they do blood work, will they pay for that?

Speaker speaker_0: So let me try to explain this a different way. If you stay in network with a minimum value plan for primary and specialists, there would be a copay. If you go out of network, there is no copay. It would be 50% covered after the deductible is met. Now if you stay in network with this plan, the only things that are gonna have a copay is the primary care and the specialist care, and you have to stay in network. The everything else, any other service is gonna be subject to the deductible regardless. The only thing that is 100% covered before your deductible is met is your preventative care, and that's if you stay in network.

Speaker speaker_1: Uh-huh..... I go.....

Speaker speaker_0: I'm sorry. I'm sorry, your phone's breaking up again.

Speaker speaker_1: Say I go to a, a, a ear doctor, specialist doctor, and I go in there and m-make my \$30 co- copay. Is that all I'm gonna have to pay?

Speaker speaker_0: If you have any type of blood work or anything like that, more than likely, that's gonna be subject to the deductible. But there is a copay of \$30 for specialists.

Speaker speaker_1: Yeah.

Speaker speaker_0: So like I see here that diagnostic X-ray and lab is 100% covered after your deductible is met and that's if you... that's only if you stay in network. Now, if you go out of network, it's only 50% covered after the deductible is met. And the deductible is also subject to if you stay in network or if you go out of network. So the in network deductible is \$6,500. The out-of-network deductible is \$10,000.

Speaker speaker_1: Yeah.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Hoo.

Speaker speaker_0: So yes, with this plan you will only have a \$30 copay for specialists if you stay in network. But like I said, more than likely if you have any type of lab work done, it's going to be subject to the deductible.

Speaker speaker_1: Yeah.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: All righty then. Let's see here. Now on your medicine, you go to the doctor and you get a generic medicine. Is it, is it gonna pay anything on anything on your medicine?

Speaker speaker_0: Um, I believe that is also subject to the deductible. Let's see. Excuse me. Um, yeah. Prescription drugs, generics, subject to deductible, preferred brands subject to deductible, non-preferred brand not covered. Um, and that's whether you get it retail or if you get it by mail o- order. Everything is subject to the deductible with this plan.

Speaker speaker_1: In other words, I'm gonna have to be out \$6,500 unless it's anything, ain't it?

Speaker speaker_0: I'm sorry?

Speaker speaker_1: In other words, I'm gonna have to be out \$6,500 for it, before it pays anything, right?

Speaker speaker_0: Yeah. With this specific plan, if you stay in network, the deductible is \$6,500. The only thing that is 100% covered before that deductible is met is the preventative care.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, now the office visit primary care and the specialist care do have a small copay, but everything else is subject to the deductible, including your prescriptions. And again, this is only if you stay in network. If you go out of network, the deductible increases and the coverage decreases.

Speaker speaker_1: Yeah.

Speaker speaker_0: Now, your employer does offer other plans to choose from-

Speaker speaker_1: Okay.

Speaker speaker_0: ... that work a little bit differently than this. But like I said, what we offer is not going to cover a large portion of your medical bills. Did you want me to go over the other medical plans that they offer?

Speaker speaker_1: Yeah.....

Speaker speaker_0: Okay. So, um, it looks like there's three other plans. I'm just gonna go one by one. There's the Stay Healthy MEC TeleRx and this plan is exactly what it sounds like. It's for your preventative care. So that's like your yearly physicals, your vaccinations and your preventative screenings. This would be covered at 100%. However, you do have to stay within the network for this plan. It does also come with virtual urgent care, as well as a subscription to FreeRx, which is just like a prescription plan. But the majority of what the Stay Healthy MEC TeleRx covers is just your preventative medical. Now we have our hospital indemnity plans, the VIP Standard and the VIP Classic. Neither one of these plans are going to cover your preventative care like the Stay Healthy does, but they do provide coverage for non-preventative. So if you're admitted to the hospital, there's coverage for that. If you have to go to the emergency room, urgent care, or a physician's office, there is also coverage for that. Now the way that these plans work is there's no deductible, no co-pay. Um, there is a co-pay for prescriptions, but that's it. So like if it is a covered medication, the co-pay is either going to be \$10, \$20, or \$30. It just depends on the medication.

Speaker speaker_1: Yeah.

Speaker speaker_0: Now what you're-

Speaker speaker_1: Like my daughter... Like my daughter, she's, she's going to be on there too but uh, she'd be getting insulin and stuff, would it pay on that?

Speaker speaker_0: Now that's the thing. We are just your benefits administrators. I am not the ac- we're not with the insurance carriers. I cannot tell you what medications are covered um and what they would cost, unfortunately. So if you're wanting to know the specific medications that are covered, specifically for these two plans, it would be with PharMevil. So you would then have to reach out to PharMevil, see if your medication is covered and how much they'll, they'll um, how much the co-pay will be on it. Um, I just note ge- general information about the plans being offered and then what we do on our end is we enroll you once you're ready to enroll, but that's pretty much it. Um, now I do want to just kind of go back to the, the medical services with the VIP Standard and the VIP Classic. The way that it works, there is no co-pay or deductible for like hospital admission, emergency room, urgent care, physician's office. No co-pay, no deductible. The insurance is going to pay a set dollar amount towards these benefits for a certain amount of days and then you pay the remainder of the bill. Just to give you an example, if you were to go to, let's say, the urgent care facil- uh urgent care facility, the insurance is going to pay \$50 a day with a max of four days and then you pay the remainder of the bill.

Speaker speaker_1: Yeah, mm-hmm. All righty. Like on the 10, 20 and 30, I already knew it, and it says discount non-generic.

Speaker speaker_0: I'm sorry are you referring to the prescription coverage?

Speaker speaker_1: Uh-huh.

Speaker speaker_0: Yeah.

Speaker speaker_1: Well what about the non-generic? It says discount.

Speaker speaker_0: Um, yeah I mean, it, uh, to my knowledge that would be... It says generic discount and non-generic.

Speaker speaker_1: Okay. Ah Lord, if I get on this a high plan, high dollar plan, oh, say a mile down the road I decide I want to get out of it, can I get out of it?

Speaker speaker_0: Now when you say high dollar plan, what are you referring to? Are you referring to the Minimum Value Plan?

Speaker speaker_1: Yes, that plan.

Speaker speaker_0: Okay. Um, that I am not too sure. Let's see. I'm not too sure honest, I'll have to double check on the, uh, the cancellation, uh, policy for that plan specifically. I know it wouldn't be immediate so just depending on, you know, if we're able to cancel this plan and where you're at when you call, you might have already been charged for that plan and it'll go into the end of the month. Um, I'm just not too sure. I'll have to double check and see if you're able to cancel the MVP plan.

Speaker speaker_1: Okay.

Speaker speaker_0: I do know, um, as long as th- this coverage is basically only as good as long as you're working through the staffing agency. I don't know if that answers your question or not.

Speaker speaker_1: Yeah, I'll be, I'll be through with staffing.

Speaker speaker_0: Yeah. You're- you're with Surge Staffing, correct?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay. Yeah, so I was just saying if- if you're wondering if you can cancel because of you potentially leaving Surge Staffing and getta- getting hired on elsewhere, essentially the coverage will cancel out on its own. I'm just not too sure if there's any stipulations with the minimum value plan on canceling in general. Now, do you have a copy of the benefits guide?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: Okay.

Speaker speaker_1: Well, this minimum value plan, yes.

Speaker speaker_0: Okay.

Speaker speaker_1: Yeah.

Speaker speaker_0: I just wanted to make sure. Um, now with you being a new hire with Surge, you- I mean, this is not something that you have to rush into. You do have 30 days from the date of your first check to get enrolled into benefits.

Speaker speaker_1: Okay.

Speaker speaker_0: So if you want to look this information over and call us back to enroll, you can do that. Um, it's completely up to you.

Speaker speaker_1: I- I won't be en- I won't be covered until I get enrolled, will I?

Speaker speaker_0: Well, I mean, as far as enrollment's concerned, it- depending on the plan that you choose, enrollment can take about one to two weeks to be processed through payroll. And then typically coverage starts the following Monday of your first payroll deduction. Now, the minimum value plan works completely different than all the other plans. So, um, let's see. If you enroll, coverage is effective the first of the month following 30 days from the date of your first paycheck. So the minimum value-

Speaker speaker_1: They said I'd be- they said I'd be getting paid, uh, uh, Friday.

Speaker speaker_0: Okay. So, again, with the minimum value plan, it- you're not gonna be enrolled immediately into that plan. So it's not even gonna become active immediately for you. I would have to first verify that you're eligible to enroll, which that can take about 24 to 48 hours for me to verify and follow up with you on. Now, the actual enrollment process for this plan, um, once- once you enroll into it, coverage is effective the first of the month following 30 dates- uh, 30 days from the date of your first check.

Speaker speaker_1: Uh, it's gonna be a month before I- before it starts- starts up then, huh?

Speaker speaker_0: I would say about two months. The way that I'm understanding this, if you enroll, coverage is effective the first of the month following 30 days of your first paycheck.

Speaker speaker_1: Like two months? Okay. Hoo, Lord have mercy. They said it's gonna be effect right- immediately, tomorrow. Like I went back to work. If I enroll now, I'd be- be, uh, covered tomorrow.

Speaker speaker_0: Yeah, none of our- none of our plans will be effective immediately. If you decided to go with like the Stay Healthy, and you see teller Rx, VIP Standard, VIP Classic, or like DentalVision, any of those other plans that we offer, the coverage more than likely would become effective sooner than the minimum value plan. But none of the plans come- become effective immediately.

Speaker speaker_1: All right.

Speaker speaker_0: It usually happens after we receive the payment for the plan.

Speaker speaker_1: Yeah. All righty. Uh, this is only good in case you- in case you have a heart attack or something. That's be- that's big money.

Speaker speaker_0: Well, it's just, you know, coverage to help you, help pay the expenses while you're with the staffing agency. But unfortunately, with it being the staffing agency, this is not gonna be major medical insurance.

Speaker speaker_1: Yeah. It takes two months to get- get- get going and we may not be- I don't know, we may not be on that staffing thing for, like I said, gonna be three months.

Speaker speaker_0: Yeah, I know specifically, like I said, the minimum value plan, the way that that works is if you enroll, coverage is effective the first of the month following 30 days from the date of your first paycheck. So it really just depends on when your first paycheck is. Well-

Speaker speaker_1: It'd be Friday.

Speaker speaker_0: Yeah, it would... Yeah, so you would have... Coverage is effective the first of the month following 30 days, so you would have to wait 30 days from the date of your first check, and then it would be the first of the month. So it could very well be two months.

Speaker speaker_1: All righty. Okey-dokey. Uh, let me think about all this mess again. I'll- I'll call back 'cause it ain't sounding too good.

Speaker speaker_0: Okay. Well, like I said, you do have time to look it over and decide. You'll have 30 days from the date of your first check to get enrolled.

Speaker speaker_1: All righty. Okie-dokie, I sure appreciate it. Thank you, ma'am.

Speaker speaker_0: You're welcome. You have a wonderful day.

Speaker speaker_1: Bye.

Speaker speaker_0: Bye-bye.