

Transcript: Chris Sofield

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card, this is Chris. How can I help you today? Hi, Chris, how are you? This is Abubakar speaking from Oxford Global. Okay. How can I help you? Yeah. Uh, I want to enroll in the BIC, medical insurance. Okay. Okay. I did call yesterday. You said you were Oxi-Sorry? Uh, I was just going to ask you, did, uh, you said that you were with Oxford? Yeah. Okay. Um, what's the last four of your Social, sir? Uh, 2-8-3-7. Thank you, and could you verify your address and your date of birth for me? It's, uh, 11017 Four Points Drive, Austin, Texas 78726. January 1, uh, January 10th, 1981. Thank you. And then, uh, we have a phone number on file 512-987-4881. Is that correct? Yes. All right. And you said you wanted to enroll in a medical coverage? Did you have an idea of which plan you wanted? Uh, actually, sir, today I went through the list and, uh... just give me one sec. Uh... because I want to ask about the third one which is, uh... This is very weird, it's not clear. So, uh... so... no, I'm wondering about the comprehensive health insurance. Are you all, uh, handling our comprehensive il-health insurance or only BIC? So, so, Benefits in a Card is... I mean, the medical policies offered by Oxford through Benefits in a Card are not like PPO plans such as like a Blue Cross plan or UnitedHealthcare or anything like that. If that's what you were loo- if that's what you were looking for, I do apologize but nothing offered through them is going to be like that. No, no, no, I'm just, I'm just asking. Uh, I already picked up the third one because I have seen here that you have HealthyMake, DailyRx and then you have InsurPlus Benefit and you have additional benefit options, right? Yes, so there's the StayHealthy plan which is preventative care services only, so things like physicals, vaccines, cancer screenings and the like. Yeah. And then there's InsurPlus, we have two levels of that, Basic and Enhanced, which cover more along the lines of doctor's visits, hospital visits and things like that. And there is additional... Uh, yeah, the additional- ... plan there? ... benefits are gonna be... Yeah. The additional benefits are gonna be like short-term disability, vision, dental and life insurances. And that is, that is InsurPlus Enhanced, right? InsurPlus Enhanced isn't... is, yes, that's the second level of the InsurPlus plan, it's... That's still just medical only. That doesn't cover... That- that- that's not a bundle or anything like that. That's just a medical plan. So, can you give me, like, uh, uh, just further information about either one? Like InsurPlus on- So- ... InsurPlus Enhanced? Yeah. They're both... Yeah. They're both the exact same thing for the most part. Um, they cover doctor's visits, they cover hospital visits, they cover prescriptions, surgeries, emergency room visits, so on and so forth. Where they differ is that the Enhanced will pay more towards, like, hospital stays, surgeries, ICU, um, those... Like, hospitalization-type services. Everything else... Okay. ... though, uh, is the exact same between the two levels. And, uh, what is the difference in cost between two? Because I see here- Uh- ... the weekly deduction for InsurPlus is about, uh, \$37 per week for family, and...

Yes, that's correct. And- 37, \$37.64 a week for family for InsurPlus Basic, and \$54.30 a week for fam- for, uh, Enhanced. And, uh, so I mean, the extra services that I got from InsurPlus Enhanced, do you have idea which exactly extra, uh, benefits I will get? As, as I stated, the only difference between them is that the Enhanced will pay more towards hospitalization-type services. That's the only difference. Yeah, I mean, like, what, yeah, I have to pay, like, 10%, 20% or what is the amount in both? No, no, no, no. Um, so, the onl- so it's not percentages, it's dollar amounts.... um, examples being that InSure Plus basic will cover \$50 towards overnight hospital stay per day, whereas enhanced will cover \$100 a day. For intensive care, or ICU, it's \$200 a day, uh, for basic, \$400 a day for enhanced. For surgeries, basic- Uh- ... will cover up to \$1,000 and enhanced will cover up to \$2,000. Yeah, so what- And another- ... I've seen here is the table, in the tables are the daily hospital and intensive care, um... You put- Yeah, the- ... that's the only difference? Those, yes, that is the only difference. Those dollar amounts are how much the insurance com- the insurance plan will pay towards those kinds of services, and that is the only difference between those two plans. Yeah, but, but there is no difference in just your general med- medication like physician or... Correct. As I stated, the hospitalization benefits are the only difference. There are no other differences between the plans. Yeah, so the difference is surgery in, uh, intensive care and in the hospital-hospitalization, right? Like daily hospital- Correct. ... confinement? Correct. Those are, again, the only differences. There are no other differences between the two plans. Okay. And the last question that I have about this insurance, does it cover dental and vision, or is that something else separate? Those are listed on the... those are listed on the Additional Benefits Options page. So, they're not included- Oh. ... in InSure Plus. They're not included here? No. Even in InSure Plus Enhanced, they are- No. ... not included? Correct. All, all of... 'Cause, like, InSure Plus is medical only. There is no other type of coverage other than medical. Anything else is considered additional and is listed on the next page. So, if, for example, I want to add, like, a family plan for dental, I have to pay, like, \$14.05? If, if, if you did- In- ... the InSure Plus Enhanced and dental for family, it'd be the \$54.30 for medical plus \$14.49 for dental. Yeah. I mean, uh, I mean, I'm going to do, like, InSure Plus then. Okay. So if you do the- I'm going to do the InSure Plus. Yeah, if you do the InSure Plus basic, it's \$37.64 for medical and still \$14.49 for dental. You take the weekly deduction for the InSure Plus plan, plus the weekly deduction for whichever, for whichever additional benefits you select. And what is, what is the coverage for dental? Do you have idea? Uh, it should say on that page preventative services, such as... Like, preventative services are covered at 100% with no deductible, examples being routine cleanings and examinations. Um, basic services are 80% after a \$50.00 individual or \$150.00 family deductible, um, examples being simple extractions, cavity fillings, and X-rays. Whereas, uh, major services as shown, there is no option for that. There, there is no coverage for major services, examples being, like, surgeries, root canals, crowns, braces, or dentures. Yeah, like, the preventives, the basics, radiography, waiting, annual maximum deductible. Okay. So, I mean, this is general medication for dental you mean? Yeah, this, this is the, this... That's the coverage for dental. So preventative services, again, are examples like cleanings. Basic services, again, examples like cavity fillings, things like that. And, uh, I mean, like, if, if I, I book a doctor for my daughter and we have to visit this doctor periodically is that included in this service, in this benefit? Because- I'm not understanding the question. Because the school insisted us to register my daughter with a dental doctor and have, like, a periodic checkup. Okay. So, that's- So is that something can be done through this coverage or not?

That's outside of my scope of knowledge. Uh, all I can tell you is that if it's a medical procedure, it may fall under medical. If it's a dental procedure, it may fall under dental. But we are just an enrollment admin for Oxford. We're not the insurance company, and as such, we're not going to have the answers to those kinds of questions. Okay. So, there is no option for dental, right? It's just \$14.49 for mine? So- For family. So, so there is option for dental. That's the, the dental coverage for, like, cleanings and ex- and cavity fillings and simple extractions and things like that. There is a dental option. It's right there. No, I mean, I mean other than this amount of \$14.49, there is no other option? Oh, no, my, my apologies. I'm not finished. Yeah, no, that is the only dental option. Okay. So, what I'm gonna do, I'm gonna choose the InSure Plus one for family plus dental. Okay. InSure Plus and then dental. Uh- Yeah. ... both, both of these for family. Correct? Yeah. All right. ... me, my wife and my daughter. Okay, and then, the... And then nothing else, correct? No. Okay. One moment. All right, so InsurPlus is again \$37.64 per week, dental is \$14.49 per week. This totals out to \$52.13 per week. Do you authorize Oxford to make those deductions? Yes. All right. One moment. Let's go ahead and get your dependents added on. What is your spouse's first and last name? Uh, my spouse's first name is Shah, S-H-A-H-K-E. The last name is Ali, A-L-Y... A-L-I. Okay. Do you by chance have her Social? Yeah. Of course. Uh, let me check it out. You need the complete number or... Yes, I will need the... just the opposite? I will need the full Social. Hello, sir, are you there? Yeah. Yes, um, I'm searching. Hold on. Oh, okay. Well, th- the reason that I'm searching because I don't have it. That, that's fine. Just, just a moment. If, if needed you can always give us a call back with that information. Yeah. Um, the other, the other problem that, uh, my daughter doesn't have Social yet, so that will not affect the insurance? Um, I'm not sure. Let me, let me look into that. Do you mind holding? Okay. Thank you, sir. Thank you. Mm-hmm. Mr. Idliuf? Yes? Hey, thanks for holding. Appreciate your patience. Uh, yes, so to our knowledge it doesn't look like, um, missing the Social would, would cause any issues with the coverage. Okay. Very good. All right. And then, um... Okay. Like I said, you can always give us a call back with your wife's Social, um, later, whenever you do have that information. Um, but for now, what's her date of birth? My date of birth? No, your, your, your wife's date of birth. Uh, it's, uh, May 9, 1998. Okay. And then what's your daughter's name? Uh, it's Adan Abdul Motalib. So, it's A-D-A-N- Mm-hmm. ... and then Abdul Motalib is A-D-L M-U-T-A L-I-B. Adan Abdul Motalib. A-D-A-N- Okay. ... uh, Abdul Motalib. A-D-D E L M-U-T-A L-I-B. Okay. And then what's, what's her date of birth? Oh, uh, it's, uh, June 14, 2018. All right. Thank you. All right. So, that's everything ... oh, I'm sorry about that but, uh, can you change the family name of my daughter to Mohammed instead of Abdul Motalib? Okay, yes. Spell that for me, please. M-O-H-A-M-M-E-D. Okay. All right, then. So that's everything I needed to, uh, at minimum go ahead and get your enrollment set up. Um, now open enrollment is being held now but policies do not become effective until January 6th at the earliest. So, um, you should start seeing deductions, uh, for the plans coming out about the week before then. Once you see that deduction- Okay. ... your, uh, your coverage should become effective on January 6th, and you should receive ID cards about a week or two after that. Okay? Okay. So, uh, I'm going to get the, uh, SSN for my wife and then I will call you back. All right. But I want to make sure that I already granted the enrollment. Is that correct? Yeah. So yeah, you're... The enrollment, no problem. Your enrollment set up, you're good to go on that. Um... Okay. ... just give us a call back with your wife's social whenever you have that information, whenever you're able to do so. Um, and then, uh, we will be good to go from there. Roger. Thank you. I

appreciate it. No problem. Anything else? Thank you. Thank you so much. You're welcome. Thanks for calling and have a good day. You too. Bye. All right. Mm-hmm. Bye now.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits in a Card, this is Chris. How can I help you today?

Speaker speaker_2: Hi, Chris, how are you? This is Abubakar speaking from Oxford Global.

Speaker speaker_1: Okay. How can I help you?

Speaker speaker_2: Yeah. Uh, I want to enroll in the BIC, medical insurance.

Speaker speaker_1: Okay. Okay.

Speaker speaker_2: I did call yesterday.

Speaker speaker_1: You said you were Oxi-

Speaker speaker_2: Sorry?

Speaker speaker_1: Uh, I was just going to ask you, did, uh, you said that you were with Oxford?

Speaker speaker_2: Yeah.

Speaker speaker_1: Okay. Um, what's the last four of your Social, sir?

Speaker speaker_2: Uh, 2-8-3-7.

Speaker speaker_1: Thank you, and could you verify your address and your date of birth for me?

Speaker speaker_2: It's, uh, 11017 Four Points Drive, Austin, Texas 78726. January 1, uh, January 10th, 1981.

Speaker speaker_1: Thank you. And then, uh, we have a phone number on file 512-987-4881. Is that correct?

Speaker speaker_2: Yes.

Speaker speaker_1: All right. And you said you wanted to enroll in a medical coverage? Did you have an idea of which plan you wanted?

Speaker speaker_2: Uh, actually, sir, today I went through the list and, uh... just give me one sec. Uh... because I want to ask about the third one which is, uh... This is very weird, it's not clear. So, uh... so... no, I'm wondering about the comprehensive health insurance. Are you all, uh, handling our comprehensive il- health insurance or only BIC?

Speaker speaker_1: So, so, Benefits in a Card is... I mean, the medical policies offered by Oxford through Benefits in a Card are not like PPO plans such as like a Blue Cross plan or UnitedHealthcare or anything like that. If that's what you were loo- if that's what you were looking for, I do apologize but nothing offered through them is going to be like that.

Speaker speaker_2: No, no, no, I'm just, I'm just asking. Uh, I already picked up the third one because I have seen here that you have HealthyMake, DailyRx and then you have InsurPlus Benefit and you have additional benefit options, right?

Speaker speaker_1: Yes, so there's the StayHealthy plan which is preventative care services only, so things like physicals, vaccines, cancer screenings and the like.

Speaker speaker_2: Yeah.

Speaker speaker_1: And then there's InsurPlus, we have two levels of that, Basic and Enhanced, which cover more along the lines of doctor's visits, hospital visits and things like that.

Speaker speaker_2: And there is additional...

Speaker speaker_1: Uh, yeah, the additional-

Speaker speaker_2: ... plan there?

Speaker speaker_1: ... benefits are gonna be... Yeah. The additional benefits are gonna be like short-term disability, vision, dental and life insurances.

Speaker speaker_2: And that is, that is InsurPlus Enhanced, right?

Speaker speaker_1: InsurPlus Enhanced isn't... is, yes, that's the second level of the InsurPlus plan, it's... That's still just medical only. That doesn't cover... That- that- that's not a bundle or anything like that. That's just a medical plan.

Speaker speaker_2: So, can you give me, like, uh, uh, just further information about either one? Like InsurPlus on-

Speaker speaker_1: So-

Speaker speaker_2: ... InsurPlus Enhanced?

Speaker speaker_1: Yeah. They're both... Yeah. They're both the exact same thing for the most part. Um, they cover doctor's visits, they cover hospital visits, they cover prescriptions, surgeries, emergency room visits, so on and so forth. Where they differ is that the Enhanced will pay more towards, like, hospital stays, surgeries, ICU, um, those... Like, hospitalization-type services. Everything else...

Speaker speaker_2: Okay.

Speaker speaker_1: ... though, uh, is the exact same between the two levels.

Speaker speaker_2: And, uh, what is the difference in cost between two? Because I see here-

Speaker speaker_1: Uh-

Speaker speaker_2: ... the weekly deduction for InsurPlus is about, uh, \$37 per week for family, and...

Speaker speaker_1: Yes, that's correct.

Speaker speaker_2: And-

Speaker speaker_1: 37, \$37.64 a week for family for InsurPlus Basic, and \$54.30 a week for fam- for, uh, Enhanced.

Speaker speaker_2: And, uh, so I mean, the extra services that I got from InsurPlus Enhanced, do you have idea which exactly extra, uh, benefits I will get?

Speaker speaker_1: As, as I stated, the only difference between them is that the Enhanced will pay more towards hospitalization-type services. That's the only difference.

Speaker speaker_2: Yeah, I mean, like, what, yeah, I have to pay, like, 10%, 20% or what is the amount in both?

Speaker speaker_1: No, no, no, no. Um, so, the onl- so it's not percentages, it's dollar amounts.... um, examples being that InSure Plus basic will cover \$50 towards overnight hospital stay per day, whereas enhanced will cover \$100 a day. For intensive care, or ICU, it's \$200 a day, uh, for basic, \$400 a day for enhanced. For surgeries, basic-

Speaker speaker_2: Uh-

Speaker speaker_1: ... will cover up to \$1,000 and enhanced will cover up to \$2,000.

Speaker speaker_2: Yeah, so what-

Speaker speaker_1: And another-

Speaker speaker_2: ... I've seen here is the table, in the tables are the daily hospital and intensive care, um... You put-

Speaker speaker_1: Yeah, the-

Speaker speaker_2: ... that's the only difference?

Speaker speaker_1: Those, yes, that is the only difference. Those dollar amounts are how much the insurance com- the insurance plan will pay towards those kinds of services, and that is the only difference between those two plans.

Speaker speaker_2: Yeah, but, but there is no difference in just your general med- medication like physician or...

Speaker speaker_1: Correct. As I stated, the hospitalization benefits are the only difference. There are no other differences between the plans.

Speaker speaker_2: Yeah, so the difference is surgery in, uh, intensive care and in the hospital- hospitalization, right? Like daily hospital-

Speaker speaker_1: Correct.

Speaker speaker_2: ... confinement?

Speaker speaker_1: Correct. Those are, again, the only differences. There are no other differences between the two plans.

Speaker speaker_2: Okay. And the last question that I have about this insurance, does it cover dental and vision, or is that something else separate?

Speaker speaker_1: Those are listed on the... those are listed on the Additional Benefits Options page. So, they're not included-

Speaker speaker_2: Oh.

Speaker speaker_1: ... in InSure Plus.

Speaker speaker_2: They're not included here?

Speaker speaker_1: No.

Speaker speaker_2: Even in InSure Plus Enhanced, they are-

Speaker speaker_1: No.

Speaker speaker_2: ... not included?

Speaker speaker_1: Correct. All, all of... 'Cause, like, InSure Plus is medical only. There is no other type of coverage other than medical. Anything else is considered additional and is listed on the next page.

Speaker speaker_2: So, if, for example, I want to add, like, a family plan for dental, I have to pay, like, \$14.05?

Speaker speaker_1: If, if, if you did-

Speaker speaker_2: In-

Speaker speaker_1: ... the InSure Plus Enhanced and dental for family, it'd be the \$54.30 for medical plus \$14.49 for dental.

Speaker speaker_2: Yeah. I mean, uh, I mean, I'm going to do, like, InSure Plus then.

Speaker speaker_1: Okay. So if you do the-

Speaker speaker_2: I'm going to do the InSure Plus.

Speaker speaker_1: Yeah, if you do the InSure Plus basic, it's \$37.64 for medical and still \$14.49 for dental. You take the weekly deduction for the InSure Plus plan, plus the weekly deduction for whichever, for whichever additional benefits you select.

Speaker speaker_2: And what is, what is the coverage for dental? Do you have idea?

Speaker speaker_1: Uh, it should say on that page preventative services, such as... Like, preventative services are covered at 100% with no deductible, examples being routine cleanings and examinations. Um, basic services are 80% after a \$50.00 individual or \$150.00

family deductible, um, examples being simple extractions, cavity fillings, and X-rays. Whereas, uh, major services as shown, there is no option for that. There, there is no coverage for major services, examples being, like, surgeries, root canals, crowns, braces, or dentures.

Speaker speaker_2: Yeah, like, the preventives, the basics, radiography, waiting, annual maximum deductible. Okay. So, I mean, this is general medication for dental you mean?

Speaker speaker_1: Yeah, this, this is the, this... That's the coverage for dental. So preventative services, again, are examples like cleanings. Basic services, again, examples like cavity fillings, things like that.

Speaker speaker_2: And, uh, I mean, like, if, if I, I book a doctor for my daughter and we have to visit this doctor periodically is that included in this service, in this benefit? Because-

Speaker speaker_1: I'm not understanding the question.

Speaker speaker_2: Because the school insisted us to register my daughter with a dental doctor and have, like, a periodic checkup.

Speaker speaker_1: Okay. So, that's-

Speaker speaker_2: So is that something can be done through this coverage or not?

Speaker speaker_1: That's outside of my scope of knowledge. Uh, all I can tell you is that if it's a medical procedure, it may fall under medical. If it's a dental procedure, it may fall under dental. But we are just an enrollment admin for Oxford. We're not the insurance company, and as such, we're not going to have the answers to those kinds of questions.

Speaker speaker_2: Okay. So, there is no option for dental, right? It's just \$14.49 for mine?

Speaker speaker_1: So-

Speaker speaker_2: For family.

Speaker speaker_1: So, so there is option for dental. That's the, the dental coverage for, like, cleanings and ex- and cavity fillings and simple extractions and things like that. There is a dental option. It's right there.

Speaker speaker_2: No, I mean, I mean other than this amount of \$14.49, there is no other option?

Speaker speaker_1: Oh, no, my, my apologies. I'm not finished. Yeah, no, that is the only dental option.

Speaker speaker_2: Okay. So, what I'm gonna do, I'm gonna choose the InSure Plus one for family plus dental.

Speaker speaker_1: Okay. InSure Plus and then dental. Uh-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... both, both of these for family. Correct?

Speaker speaker_2: Yeah.

Speaker speaker_1: All right.

Speaker speaker_2: ... me, my wife and my daughter.

Speaker speaker_1: Okay, and then, the... And then nothing else, correct?

Speaker speaker_2: No.

Speaker speaker_1: Okay. One moment. All right, so InsurPlus is again \$37.64 per week, dental is \$14.49 per week. This totals out to \$52.13 per week. Do you authorize Oxford to make those deductions?

Speaker speaker_2: Yes.

Speaker speaker_1: All right. One moment. Let's go ahead and get your dependents added on. What is your spouse's first and last name?

Speaker speaker_2: Uh, my spouse's first name is Shah, S-H-A-H-K-E. The last name is Ali, A-L-Y... A-L-I.

Speaker speaker_1: Okay. Do you by chance have her Social?

Speaker speaker_2: Yeah. Of course. Uh, let me check it out. You need the complete number or...

Speaker speaker_1: Yes, I will need the...

Speaker speaker_2: ... just the opposite?

Speaker speaker_1: I will need the full Social. Hello, sir, are you there?

Speaker speaker_2: Yeah. Yes, um, I'm searching. Hold on.

Speaker speaker_1: Oh, okay.

Speaker speaker_2: Well, th- the reason that I'm searching because I don't have it.

Speaker speaker_1: That, that's fine.

Speaker speaker_2: Just, just a moment.

Speaker speaker_1: If, if needed you can always give us a call back with that information.

Speaker speaker_2: Yeah. Um, the other, the other problem that, uh, my daughter doesn't have Social yet, so that will not affect the insurance?

Speaker speaker_1: Um, I'm not sure. Let me, let me look into that. Do you mind holding?

Speaker speaker_2: Okay. Thank you, sir.

Speaker speaker_1: Thank you. Mm-hmm. Mr. Idliuf?

Speaker speaker_2: Yes?

Speaker speaker_1: Hey, thanks for holding. Appreciate your patience. Uh, yes, so to our knowledge it doesn't look like, um, missing the Social would, would cause any issues with the coverage.

Speaker speaker_2: Okay. Very good.

Speaker speaker_1: All right. And then, um...

Speaker speaker_2: Okay.

Speaker speaker_1: Like I said, you can always give us a call back with your wife's Social, um, later, whenever you do have that information. Um, but for now, what's her date of birth?

Speaker speaker_2: My date of birth?

Speaker speaker_1: No, your, your, your wife's date of birth.

Speaker speaker_2: Uh, it's, uh, May 9, 1998.

Speaker speaker_1: Okay. And then what's your daughter's name?

Speaker speaker_2: Uh, it's Adan Abdul Mutalib. So, it's A-D-A-N-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... and then Abdul Mutalib is A-D-L M-U-T-A L-I-B. Adan Abdul Mutalib. A-D-A-N-

Speaker speaker_1: Okay.

Speaker speaker_2: ... uh, Abdul Mutalib. A-D-D E L M-U-T-A L-I-B.

Speaker speaker_1: Okay. And then what's, what's her date of birth?

Speaker speaker_2: Oh, uh, it's, uh, June 14, 2018.

Speaker speaker_1: All right. Thank you. All right. So, that's everything

Speaker speaker_2: ... oh, I'm sorry about that but, uh, can you change the family name of my daughter to Mohammed instead of Abdul Mutalib?

Speaker speaker_1: Okay, yes. Spell that for me, please.

Speaker speaker_2: M-O-H-A-M-M-E-D.

Speaker speaker_1: Okay. All right, then. So that's everything I needed to, uh, at minimum go ahead and get your enrollment set up. Um, now open enrollment is being held now but policies do not become effective until January 6th at the earliest. So, um, you should start seeing deductions, uh, for the plans coming out about the week before then. Once you see that deduction-

Speaker speaker_2: Okay.

Speaker speaker_1: ... your, uh, your coverage should become effective on January 6th, and you should receive ID cards about a week or two after that. Okay?

Speaker speaker_2: Okay. So, uh, I'm going to get the, uh, SSN for my wife and then I will call you back.

Speaker speaker_1: All right.

Speaker speaker_2: But I want to make sure that I already granted the enrollment. Is that correct?

Speaker speaker_1: Yeah. So yeah, you're... The enrollment, no problem. Your enrollment set up, you're good to go on that. Um...

Speaker speaker_2: Okay.

Speaker speaker_1: ... just give us a call back with your wife's social whenever you have that information, whenever you're able to do so. Um, and then, uh, we will be good to go from there.

Speaker speaker_2: Roger. Thank you. I appreciate it.

Speaker speaker_1: No problem. Anything else?

Speaker speaker_2: Thank you. Thank you so much.

Speaker speaker_1: You're welcome. Thanks for calling and have a good day.

Speaker speaker_2: You too. Bye.

Speaker speaker_1: All right. Mm-hmm. Bye now.