

Transcript: Estefania

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Full Transcript

Thank you for calling Benefits in a Card. My name's Stephanie. How can I assist you? Yes, Stephanie. This is Brandon Taylor. I received a call from you guys earlier. Okay. Um, it's probably regarding your benefits, um, but I would have to get in your file to see what it was regarding. What kind of agency do you work for? MAU. MAU? Okay. And then, what is the last four of your Social? 0347. All right. For security purposes, can you verify your address and date of birth? 18 Rolling Green Road, Greer, South Carolina 29651. Date of birth, 4/18/1993. Okay. And then what was that city and state? Greer, South Carolina. Okay. 864-237-8796 is still your phone number? Correct. Okay. And then I have james.yourlastname1993@yahoo.com? Yes. Okay. So, it looks like the reason why they called you is because they were currently processing the enrollment forms for MAU, and you selected all of the healthcare benefits that they offer. However, some of them can't be combined. So, they were actually calling to see which one exactly you wanted. Um, it looks like you selected all of the medical plans, and some of them are very similar to each other. Did you want me to go over their differences? For now, they did enroll you into the lowest ones. Um, I don't know if you want me to go over the plans with you. You can. Yes, ma'am. Okay. And then, did you want me to also send you the benefit guide to your email? That benefit guide is gonna have all the plans that they offer with the price to those plans. While I go over it, you're welcome to look over it, um, because it is a lotta information if just verbally tell you. Would you want me to- Yes, ma'am. ... send that? Okay. You can, please. All right. Let's see. All right, sir. I went ahead and sent it to your email. It should come from an email that says info@benefitsinacard.com. And if you don't see it right away, I would also check your spam and your junk file, 'cause sometimes it gets sent there. Okay. Okay, I got it. Okay. So, really the weekly deduction from your paycheck has a lot to do with how many plans you were to select, which ones they are, and if you add dependents to these plans. Um, were you still wanting to enroll by yourself, or did you wanna add dependents? I wanna add dependents. I wanna add my son. Okay. So, they offer, by the looks of it, four different medical plans. Out of the four of them, the only one that covers both your preventative services, which are considered like a physical, some vaccines, some STD screenings, some cancer screening, as well as your hospital indemnity services, meaning your actual doctor visits once you get sick, hospital visits if you were to get injured, urgent care, emergency room, and even some surgeries, is the Stay Healthy NEC Enhanced. So, out of the four, this one is the one that covers both your preventative and your hospital indemnity. The other three, however, only either cover just your preventative, which would be like your annuals, or just your hospital indemnity services, which would be your actual doctor visits if you were to get sick. But this one that I'm about to go over is the only one that covers both of those benefits. So, this one is called the Stay Healthy NEC Enhanced. With this plan, it does require copays compared to

the other three, and it does require you to stay within the network, so you do have to use only their providers to receive coverage. Um, for primary care visits, a \$10 copay per visit would be required, and you would be limited to four visits annually per person, or 10 per family. For specialty care visits, a \$50 copay per visit would be required, and you would also be limited to four visits annually per person, or 10 per family. For your urgent care visits, a \$60 copay would be required, and you would also be limited to four visits annually per person, or 10 per family. You would have prescription coverage through two different carriers, the first one being Elecsar and the second one being with Pharmacoville. With Elecsar, when it comes to your generic drugs, you would be required a \$5 copay, and for pharmacy option you would get a 30-day supply. For your mail order option, however, you would get a 90-day supply and a \$15 copay would be required. You also get prescription benefits through Pharmacoville, which you could pay up to \$10, \$20, \$30, depending on the type of generic medication that it is. And for the non-generics, they do offer you a discount. Since you do have to stay within the network, they provide a multi-plan network which gives you access to the list of preferred providers. And this plan includes something called Virtual Urgent Care, which offers medical assistance via..... a phone call or a video call with medical providers. And it covers a flat fee towards your hospital indemnity services. So, for example, for surgery and hospital, they cover \$500 per day for a max of one day. That means that if your bill was to be, let's say, like a thousand dollars, they would cover 500 and you would be responsible for the remaining balance. This plan also does cover accidents. So for hospital emergency room, it looks like they cover a flat fee of 250. Physician office, they would c- cover \$50. If you were to select the Stay Healthy MEC Enhanced, which is the one that covers both your preventative and your hospital indemnity, this plan is for employee only, is \$23.13 weekly. For employee and spouse, it would be \$44.41 weekly. For employee and child, it would be \$41.95 weekly. And for the family plan, it would be \$63.45 weekly. So, if you choose this plan for employee and child, which is the one that covers both your preventative and your hospital indemnity, that would be a weekly deduction of \$41.95. So this one's for the one that covers both your preventative and your hospital indemnities. Then the s- second one that I'm gonna go over is called the Stay Healthy MEC. So this one is just for those preventative services, meaning it's only gonna cover, like, one physical visit, some vaccines, some STD screenings, some cancer screening. But it's not gonna cover any of those doctor visits if you were to go to the doctor because you get sick, any hospital visits, no urgent care, no emergency room, no surgeries. So it's only for those preventative services. So this one's the Stay Healthy MEC, and it does require you also to stay within the network. You would have prescription coverage with the Stay Healthy if you do choose it, only through Aleatsar though. And they do offer the virtual urgent care as... No, actually they do not offer that. Sorry. So this one just offers, um, prescriptions benefits through Aleatsar. And it's just for those preventative services. So if you were to get Stay Healthy MEC for employee, it's \$9.46 weekly, employee and spouse is \$13.38 weekly, employee and child is \$13.38, and the family plan is \$16.39. Um, but the... Like I said, this one's just for those preventative services only, so it's not gonna cover any doctor visits if you were to get sick. And then the other two called the Ensure Plus and the Ensure Plus Enhanced, these don't cover no preventative services whatsoever. They only cover your doctor visits if you were to get sick, hospital visits if you were to get injured, urgent care, emergency room, and surgeries. But it doesn't cover preventative services. And compared to the other two, the MECs, with the Ensure Plus and the Ensure Plus Enhanced, you're not required to stay within the network. So

you could actually use clinics outside of the network or in the network and still receive coverage as long as they take that insurance. However, like I said, it doesn't cover your preventative services, which would be like a physical, your vaccines, um, screenings, none of that. It only covers your actual doctor visits once you become ill or if you get injured. Um, but doesn't cover no preventative services. And you do receive prescription benefits with these as well, but through Pharmaville only, which you can pay up to 10, 20, \$30 depending on the generic medication that it is, and for the non-generics they offer a discount. These two plans do include the virtual urgent care as well, which offers medical assistance virtually with medical providers and they cover a flat fee towards the service that you go for. So it looks like for, for, um, in two, um, four different areas their differences come. So for daily hospital confinement, the Ensure Plus would cover \$50 per day while your Ensure Plus Enhanced would cover \$100 per day. For emergency room care, the Ensure Plus would cover \$200 per day while your Ensure Plus Enhanced would cover \$400 per day. For annual first occurrence in hospital, the Ensure Plus covers 500 while your Ensure Plus Enhanced will cover 1,500. For surgical, the Ensure Plus covers up to 1,000 based on surgical schedule while your Ensure Plus Enhanced would cover up to 2,000 based on surgical schedule. Everything after that stays the exact same with the Ensure Plus and the Ensure Plus Enhanced. So for anesthesia, benefit, outpatient sickness, diagnostic testing, wellness exam, and your group accident services, those stay the exact same. Um, so these would just cover a flat fee towards the service that you go for to cover a certain amount. If it's more than what they offer, then you're responsible for the remaining balance. So for the Ensure Plus basic, if you were to get this one for yourself, it would be \$17.39 weekly, employee and spouse, \$28.14 weekly, employee and child, \$26.14 weekly, for the family plan, \$37.29 weekly. For your Ensure Plus Enhanced for employees 24.69, employee and spouse, 41.98, employee and child, 36.51, and then the family plan would be 54.25. So those are the medical plans which are four in total. The MEC Enhanced, which is the one that offered both benefits, your preventative and your hospital indemnity, the MEC, which is only preventative, and your two Ensure plans which are just hospital indemnity. And then, of course, they offer additional benefits that you can add to your coverage, but those do have their separate deductions to them. And that would be, like, your dental plan, your vision plan, your term life, and they do have a separate deduction to those plans that just gets added on. And then I would let you know what your total would be if you do add those as well. Did you have any questions regarding the medical plans? How we doing? Good. Um... Right now, I would really just like the, uh, medical plan and the, uh, the preventative plan for my son and I. Okay. Which one of the f-... Okay. The preventative would be the MEC, Stay Healthy MEC, or the MEC Enhanced. So the one that offers both benefits would be the MEC Enhanced. Okay. Was that the one that you wanted? Yes, ma'am, whichever one covers, um, both me and my son for everything that we would need as far as, uh, preventative and hospital. Okay. So that would be for employee and child. That would be a weekly deduction of \$41.95. Um, I was gonna also let you know that for the medical plans, dental and vision, they are under IRS regulation of, called Section 125. So what Section 125 is, it allows you to pay these plans with pre-tax dollars. However, if you do wanna cancel the plan later on once you enroll, or make changes within that plan, like let's say change it from employee and child to the family plan or employee and child to the employee plan, to make those changes or cancel that plan, you do have to be within the first 30 days of receiving your first check or be within company open enrollment. So just within

those two periods, you would be allowed to make those changes since they are under that IRS regulation. And I can actually provide the month of their company open enrollment just in case you do wanna make any of those changes in the future. Okay. Um, can... Is there any way you can send me this information in email? I'm actually- Yes. ... at work right now, fixing to clock in. Um- Okay. Is there any way you can send me this in email? Yes, sir. Did you want me to go ahead and make that enrollment or did you wanna call back? Um, you can go ahead and make the enrollment. Okay. So for the MEC Enhanced for employee and child, that would be a weekly deduction of \$41.95. Um- Sure thing. ... please allow one to two weeks for your employer to start making this deduction. Once you see your first deduction of that amount come out of your paycheck, the following Monday of that first deduction is when your plan becomes effective. And then by that first week of your active coverage, either that Thursday or Friday, you should be getting your medical card. And if for some reason you have a doctor's appointment, you still don't have your card, you're welcome to call us and we can email it to you. Um, before I let you go, can I go ahead and get your child's first and last name? It is James Taylor. And then what is his date of birth? 6/14/19. And then do you have his Social? If you don't, I can put zeros for now. Um, I don't right offhand. I'll have to- Okay. That's fine. ... um, get in contact with my ex-wife to find out. Okay. Yeah, that's fine. Um, did you just wanna put one child? Yes. Okay. So now you really just have to wait for your staffing agency to start making that deduction. It typically takes one or two weeks, but once you see that they finally did the first one of the \$41.95, that following Monday is when that plan becomes active. Yes, ma'am. And then I'll go ahead and send that to you. Um, whenever you get it, it's gonna come from that email that says info@benefitsunocard.com. Oh, actually, it's what I sent you earlier. Okay. So that's the guide that has all that information. But I went ahead and enrolled you into the MEC Enhanced. Okay? Yes, ma'am. Thank you very much. And then just, and just in case you do wanna cancel anything or change anything, um, just remember you have 30 days from the day that you receive your first check to do so, or within, within company open enrollment, which, let me get that- Yes, ma'am. ... date real quick so that I, you can have it. Let me... So in the month of December, up, this, from December to January- Yeah, we're on the, we're on the- ... when they are back on company open enrollment. But you have 30 days from the day that you receive your first check and within the month of December. Okay? Yes, ma'am. Yes, ma'am. All right. All right. Did you have any other questions? I believe that's it. All right. Well, I hope you have a great day. Thank you for your time. Thanks. You as well. This call will be recorded.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. My name's Stephanie. How can I assist you?

Speaker speaker_1: Yes, Stephanie. This is Brandon Taylor. I received a call from you guys earlier.

Speaker speaker_0: Okay. Um, it's probably regarding your benefits, um, but I would have to get in your file to see what it was regarding. What kind of agency do you work for?

Speaker speaker_1: MAU.

Speaker speaker_0: MAU? Okay. And then, what is the last four of your Social?

Speaker speaker_1: 0347.

Speaker speaker_0: All right. For security purposes, can you verify your address and date of birth?

Speaker speaker_1: 18 Rolling Green Road, Greer, South Carolina 29651. Date of birth, 4/18/1993.

Speaker speaker_0: Okay. And then what was that city and state?

Speaker speaker_1: Greer, South Carolina.

Speaker speaker_0: Okay. 864-237-8796 is still your phone number?

Speaker speaker_1: Correct.

Speaker speaker_0: Okay. And then I have james.yourlastname1993@yahoo.com?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. So, it looks like the reason why they called you is because they were currently processing the enrollment forms for MAU, and you selected all of the healthcare benefits that they offer. However, some of them can't be combined. So, they were actually calling to see which one exactly you wanted. Um, it looks like you selected all of the medical plans, and some of them are very similar to each other. Did you want me to go over their differences? For now, they did enroll you into the lowest ones. Um, I don't know if you want me to go over the plans with you.

Speaker speaker_1: You can. Yes, ma'am.

Speaker speaker_0: Okay. And then, did you want me to also send you the benefit guide to your email? That benefit guide is gonna have all the plans that they offer with the price to those plans. While I go over it, you're welcome to look over it, um, because it is a lotta information if just verbally tell you. Would you want me to-

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: ... send that? Okay.

Speaker speaker_1: You can, please.

Speaker speaker_0: All right. Let's see. All right, sir. I went ahead and sent it to your email. It should come from an email that says info@benefitsinacard.com. And if you don't see it right away, I would also check your spam and your junk file, 'cause sometimes it gets sent there.

Speaker speaker_1: Okay. Okay, I got it.

Speaker speaker_0: Okay. So, really the weekly deduction from your paycheck has a lot to do with how many plans you were to select, which ones they are, and if you add dependents to

these plans. Um, were you still wanting to enroll by yourself, or did you wanna add dependents?

Speaker speaker_1: I wanna add dependents. I wanna add my son.

Speaker speaker_0: Okay. So, they offer, by the looks of it, four different medical plans. Out of the four of them, the only one that covers both your preventative services, which are considered like a physical, some vaccines, some STD screenings, some cancer screening, as well as your hospital indemnity services, meaning your actual doctor visits once you get sick, hospital visits if you were to get injured, urgent care, emergency room, and even some surgeries, is the Stay Healthy NEC Enhanced. So, out of the four, this one is the one that covers both your preventative and your hospital indemnity. The other three, however, only either cover just your preventative, which would be like your annuals, or just your hospital indemnity services, which would be your actual doctor visits if you were to get sick. But this one that I'm about to go over is the only one that covers both of those benefits. So, this one is called the Stay Healthy NEC Enhanced. With this plan, it does require copays compared to the other three, and it does require you to stay within the network, so you do have to use only their providers to receive coverage. Um, for primary care visits, a \$10 copay per visit would be required, and you would be limited to four visits annually per person, or 10 per family. For specialty care visits, a \$50 copay per visit would be required, and you would also be limited to four visits annually per person, or 10 per family. For your urgent care visits, a \$60 copay would be required, and you would also be limited to four visits annually per person, or 10 per family. You would have prescription coverage through two different carriers, the first one being Elecsar and the second one being with Pharmacoville. With Elecsar, when it comes to your generic drugs, you would be required a \$5 copay, and for pharmacy option you would get a 30-day supply. For your mail order option, however, you would get a 90-day supply and a \$15 copay would be required. You also get prescription benefits through Pharmacoville, which you could pay up to \$10, \$20, \$30, depending on the type of generic medication that it is. And for the non-generics, they do offer you a discount. Since you do have to stay within the network, they provide a multi-plan network which gives you access to the list of preferred providers. And this plan includes something called Virtual Urgent Care, which offers medical assistance via..... a phone call or a video call with medical providers. And it covers a flat fee towards your hospital indemnity services. So, for example, for surgery and hospital, they cover \$500 per day for a max of one day. That means that if your bill was to be, let's say, like a thousand dollars, they would cover 500 and you would be responsible for the remaining balance. This plan also does cover accidents. So for hospital emergency room, it looks like they cover a flat fee of 250. Physician office, they would c- cover \$50. If you were to select the Stay Healthy MEC Enhanced, which is the one that covers both your preventative and your hospital indemnity, this plan is for employee only, is \$23.13 weekly. For employee and spouse, it would be \$44.41 weekly. For employee and child, it would be \$41.95 weekly. And for the family plan, it would be \$63.45 weekly. So, if you choose this plan for employee and child, which is the one that covers both your preventative and your hospital indemnity, that would be a weekly deduction of \$41.95. So this one's for the one that covers both your preventative and your hospital indemnities. Then the s- second one that I'm gonna go over is called the Stay Healthy MEC. So this one is just for those preventative services, meaning it's only gonna cover, like, one physical visit, some vaccines, some STD screenings, some cancer screening.

But it's not gonna cover any of those doctor visits if you were to go to the doctor because you get sick, any hospital visits, no urgent care, no emergency room, no surgeries. So it's only for those preventative services. So this one's the Stay Healthy MEC, and it does require you also to stay within the network. You would have prescription coverage with the Stay Healthy if you do choose it, only through Aleatsar though. And they do offer the virtual urgent care as... No, actually they do not offer that. Sorry. So this one just offers, um, prescriptions benefits through Aleatsar. And it's just for those preventative services. So if you were to get Stay Healthy MEC for employee, it's \$9.46 weekly, employee and spouse is \$13.38 weekly, employee and child is \$13.38, and the family plan is \$16.39. Um, but the... Like I said, this one's just for those preventative services only, so it's not gonna cover any doctor visits if you were to get sick. And then the other two called the Ensure Plus and the Ensure Plus Enhanced, these don't cover no preventative services whatsoever. They only cover your doctor visits if you were to get sick, hospital visits if you were to get injured, urgent care, emergency room, and surgeries. But it doesn't cover preventative services. And compared to the other two, the MECs, with the Ensure Plus and the Ensure Plus Enhanced, you're not required to stay within the network. So you could actually use clinics outside of the network or in the network and still receive coverage as long as they take that insurance. However, like I said, it doesn't cover your preventative services, which would be like a physical, your vaccines, um, screenings, none of that. It only covers your actual doctor visits once you become ill or if you get injured. Um, but doesn't cover no preventative services. And you do receive prescription benefits with these as well, but through Pharmaville only, which you can pay up to 10, 20, \$30 depending on the generic medication that it is, and for the non-generics they offer a discount. These two plans do include the virtual urgent care as well, which offers medical assistance virtually with medical providers and they cover a flat fee towards the service that you go for. So it looks like for, for, um, in two, um, four different areas their differences come. So for daily hospital confinement, the Ensure Plus would cover \$50 per day while your Ensure Plus Enhanced would cover \$100 per day. For emergency room care, the Ensure Plus would cover \$200 per day while your Ensure Plus Enhanced would cover \$400 per day. For annual first occurrence in hospital, the Ensure Plus covers 500 while your Ensure Plus Enhanced will cover 1,500. For surgical, the Ensure Plus covers up to 1,000 based on surgical schedule while your Ensure Plus Enhanced would cover up to 2,000 based on surgical schedule. Everything after that stays the exact same with the Ensure Plus and the Ensure Plus Enhanced. So for anesthesia, benefit, outpatient sickness, diagnostic testing, wellness exam, and your group accident services, those stay the exact same. Um, so these would just cover a flat fee towards the service that you go for to cover a certain amount. If it's more than what they offer, then you're responsible for the remaining balance. So for the Ensure Plus basic, if you were to get this one for yourself, it would be \$17.39 weekly, employee and spouse, \$28.14 weekly, employee and child, \$26.14 weekly, for the family plan, \$37.29 weekly. For your Ensure Plus Enhanced for employees 24.69, employee and spouse, 41.98, employee and child, 36.51, and then the family plan would be 54.25. So those are the medical plans which are four in total. The MEC Enhanced, which is the one that offered both benefits, your preventative and your hospital indemnity, the MEC, which is only preventative, and your two Ensure plans which are just hospital indemnity. And then, of course, they offer additional benefits that you can add to your coverage, but those do have their separate deductions to them. And that would be, like, your dental plan, your vision plan, your term life, and they do have a separate

deduction to those plans that just gets added on. And then I would let you know what your total would be if you do add those as well. Did you have any questions regarding the medical plans?

Speaker speaker_2: How we doing?

Speaker speaker_3: Good. Um... Right now, I would really just like the, uh, medical plan and the, uh, the preventative plan for my son and I.

Speaker speaker_0: Okay. Which one of the f-... Okay. The preventative would be the MEC, Stay Healthy MEC, or the MEC Enhanced. So the one that offers both benefits would be the MEC Enhanced.

Speaker speaker_3: Okay.

Speaker speaker_0: Was that the one that you wanted?

Speaker speaker_3: Yes, ma'am, whichever one covers, um, both me and my son for everything that we would need as far as, uh, preventative and hospital.

Speaker speaker_0: Okay. So that would be for employee and child. That would be a weekly deduction of \$41.95. Um, I was gonna also let you know that for the medical plans, dental and vision, they are under IRS regulation of, called Section 125. So what Section 125 is, it allows you to pay these plans with pre-tax dollars. However, if you do wanna cancel the plan later on once you enroll, or make changes within that plan, like let's say change it from employee and child to the family plan or employee and child to the employee plan, to make those changes or cancel that plan, you do have to be within the first 30 days of receiving your first check or be within company open enrollment. So just within those two periods, you would be allowed to make those changes since they are under that IRS regulation. And I can actually provide the month of their company open enrollment just in case you do wanna make any of those changes in the future.

Speaker speaker_3: Okay. Um, can... Is there any way you can send me this information in email? I'm actually-

Speaker speaker_0: Yes.

Speaker speaker_3: ... at work right now, fixing to clock in. Um-

Speaker speaker_0: Okay.

Speaker speaker_3: Is there any way you can send me this in email?

Speaker speaker_0: Yes, sir. Did you want me to go ahead and make that enrollment or did you wanna call back?

Speaker speaker_3: Um, you can go ahead and make the enrollment.

Speaker speaker_0: Okay. So for the MEC Enhanced for employee and child, that would be a weekly deduction of \$41.95. Um-

Speaker speaker_3: Sure thing.

Speaker speaker_0: ... please allow one to two weeks for your employer to start making this deduction. Once you see your first deduction of that amount come out of your paycheck, the following Monday of that first deduction is when your plan becomes effective. And then by that first week of your active coverage, either that Thursday or Friday, you should be getting your medical card. And if for some reason you have a doctor's appointment, you still don't have your card, you're welcome to call us and we can email it to you. Um, before I let you go, can I go ahead and get your child's first and last name?

Speaker speaker_3: It is James Taylor.

Speaker speaker_0: And then what is his date of birth?

Speaker speaker_3: 6/14/19.

Speaker speaker_0: And then do you have his Social? If you don't, I can put zeros for now.

Speaker speaker_3: Um, I don't right offhand. I'll have to-

Speaker speaker_0: Okay. That's fine.

Speaker speaker_3: ... um, get in contact with my ex-wife to find out.

Speaker speaker_0: Okay. Yeah, that's fine. Um, did you just wanna put one child?

Speaker speaker_3: Yes.

Speaker speaker_0: Okay. So now you really just have to wait for your staffing agency to start making that deduction. It typically takes one or two weeks, but once you see that they finally did the first one of the \$41.95, that following Monday is when that plan becomes active.

Speaker speaker_3: Yes, ma'am.

Speaker speaker_0: And then I'll go ahead and send that to you. Um, whenever you get it, it's gonna come from that email that says info@benefitsunocard.com. Oh, actually, it's what I sent you earlier.

Speaker speaker_3: Okay.

Speaker speaker_0: So that's the guide that has all that information. But I went ahead and enrolled you into the MEC Enhanced. Okay?

Speaker speaker_3: Yes, ma'am. Thank you very much.

Speaker speaker_0: And then just, and just in case you do wanna cancel anything or change anything, um, just remember you have 30 days from the day that you receive your first check to do so, or within, within company open enrollment, which, let me get that-

Speaker speaker_3: Yes, ma'am.

Speaker speaker_0: ... date real quick so that I, you can have it. Let me... So in the month of December, up, this, from December to January-

Speaker speaker_3: Yeah, we're on the, we're on the-

Speaker speaker_0: ... when they are back on company open enrollment. But you have 30 days from the day that you receive your first check and within the month of December. Okay?

Speaker speaker_3: Yes, ma'am. Yes, ma'am.

Speaker speaker_0: All right. All right. Did you have any other questions?

Speaker speaker_3: I believe that's it.

Speaker speaker_0: All right. Well, I hope you have a great day. Thank you for your time.

Speaker speaker_3: Thanks. You as well.

Speaker speaker_4: This call will be recorded.