

## **Transcript: Estefania**

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### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Car. My name is Stephanie. How can I assist you? Hi, Stephanie. My name's Tom Stoll, S-T-O-L-L. I have... I just started a job over in Illinois and I want to know when my, uh, when I can sign up for benefits. Okay. Um, so the two periods that you're eligible to enroll is your first 30 days, uh, receiving your very first check as well as the company's open enrollment period. What staff and agency do you work for? Uh, well, do, do I give you an employee ID number or would that do it? Um, I would need the last four of your Social as well as the name of the agency. Okay. 4679, and let me grab the agency. Hold on a second. Uh, let's see where they are. It's, um, Partners, uh, hold on. Partners Personnel. Okay. Thank you. And then, could I get your full name, please? Yes. It's Thomas Stoll, S-T-O-L-L. Okay, thank you, Thomas. And for security purposes, I will need you to verify your address as long as your date of birth. 1700 Ontarioville Road, Apartment 212-C, Annover Park, Illinois, 60133. And what else do you need? And, um, your date of birth, please. Uh, March 26, 1964. Okay, thank you, sir. Is your phone number still the 815-517-4649? Yep. Okay, thank you. And then, I have tsoll326@... well,.com. Is that still up-to-date? Yep. Yep. Okay. And it looks like, um, you actually can enroll right now if you wish. Um, your last day of your personal open enrollment period to enroll into benefits is Wednesday, December 4th. Okay. So how do I... How do... Do you, do... Can you email me the files, the plans? Or how do I know- Yes, sir. ... when I get them? Mm-hmm. So if you wish, I can go ahead and email you the benefit guide that has all the plans that they offer as well as the prices depending on which one you were to select, as well as if you were to choose dependents like yourself or you and your wife, or you and your kids. It's just, it's just me. It's j- it's just, it's just gonna be me. Okay. Um, if you wish, I can go ahead and send it to your email. Okay. Do you mind holding while I send that over? Sure. Okay, sir. Thank you for your hold. I went ahead and sent you your benefit guide to that email on file. Do you mind verifying if you have received it? Okay. Sure. It should come from an email that says info@benefitsinacar.com. Okay. Hold on one second, please. And if you don't see it, I would check your spam and junk files. Yeah. Hold on one sec. Let's see. Okay, that... Okay, let's see. Other. It's going through there. Uh, what's it called? Bridges? Um, it should say info@benefitsinacar.com. And when you open the PDF- And then Bridges. Sorry. Okay, hold on. Let me see. It might be under spam. I'm not sure which. Oh, oh, that's airport. That's not it. Okay. Let me get rid of that. Let me get rid of this. I would check the junk file as well. Yeah. Go here. No. Okay, it's Partners Personnel, uh, thank you for contacting us at Benefits in a Car for your request. Mm-hmm. Okay. And then you just- And what do I see? ... press on that PDF on that link that I attached. Um, just press on it, and it's gonna open something that says Benefits and a card, and it's gonna show like a family. That's gonna be- Okay, it says- ... applied. I gotta, I gotta move, I gotta move this, uh, email. Okay. It's not junk. Okay. Okay.

Okay, it's not junk. Let's see where it went now. Okay, now it opened it up. Okay. Did you open it? Yeah, it's still waiting. Oh, there it is. It says, "Partner," okay, "Your Choice Plans." Okay. And if you wish, I can go over the plans, um, with you right now so that you can kinda have like a understanding, uh, about them. Okay, go ahead. Okay. Okay? Give me the, uh, give me the plans. Go ahead. Okay. So they offer different plans depending on which one you were to select and also depending on how many, and if you were to choose dependents, is how much the weekly deductions will come out to be out of your check weekly. Okay, it's only gonna be m- It's only gonna be me. Okay. So the first one- So you know that. So the first plan that I'm gonna go over, it's only a preventative plan. It only covers preventative visits such as one physical visit a year, some immunizations like the tetanus shot, HPV shot, shingles shot, some cancer screenings, some STD screenings, as well as even some counseling. Um, this plan, however, is not gonna cover any hospital visits, urgent room visits, emergency room visits, nor surgery. It's only preventative. It's called the MEC Tele-RS. That plan requires you to stay within the network to be covered at 100%. Okay. It do- It does include prescription benefits for your preventative prescriptions through Aleve R, and it also includes something that's called Free RS, which gives you access to over-the-top 90% generic drugs prescribed in the US for a cheaper price. It includes Walmart Health virtual care, which gives you access to medical providers virtually, but like I said earlier, the MEC Tele-RS is only for preventative services. It's not gonna cover like your hospital visits. So that one's like the most basic one, um, for that reason. If you were to get the MEC Tele-RS for employee-only, it would be a weekly deduction of \$16.80. Now, they also have other plans that are called the VIPs. There's three different ones to choose from. There's the VIP Standard, the VIP Plus, and the VIP Prime. These are your plans that will cover doctor visits the sick, hospital visits, urgent care room, emergency room, and surgeries. However, it doesn't cover the preventative side. So what the MEC covers, the VIP doesn't. Um, it's only for hospital and dentistry. However, for these plans, you're not required to stay within the network. You can be in the network or out of the network to be covered. It also includes prescription benefits through Pharmacoville, which you can pay up to 10- Yeah. ... 20, \$30 for generic medication. And for the non-generic, they do offer discounts. It also includes the Walmart Health Virtual Care, just like the MEC Tele-RS, which gives you access to, to medical providers virtually. Um, the main difference between the three is the flat fee that it's gonna cover depending on what service you go for, and that the VIP Standard doesn't cover intensive care unit benefit, rehabilitation benefit, nor any preventive surgery that you may require. However, the VIP Plus and the VIP Prime does include those services. Um, the VIP Prime, out of the two, the Standard and the Plus, it's gonna pay a greater dollar amount for whatever service you go for. So I'm gonna give you an example. So if you were to go have a surgery in the hospital, the VIP Standard, which is the most basic one, that one would only cover \$250 per day for a map to one day. The VIP Plus, which covers all the services that the Prime does, would cover \$1,000 per day for a map to one day, and then the VIP Prime, which is the one that pays that higher dollar amount for that service, would cover \$2,000 per day for a map to one day. For surgery and physician office, the VIP Standard, which is the most basic one, would only cover \$125 per day for a map to two days, while the VIP Plus would cover \$250 per day for a map for two days, and the VIP Prime, which is the one that covers that higher dollar amount, would cover a flat fee of \$1,000 per day for a map to two days. If you were to pick between those three, the VIP Standard for employee-only would be a weekly deduction of \$17.66. For the VIP Plus, it would be a weekly

deduction of \$31.61. And for the VIP Prime, it would be a weekly deduction of \$43.28. There's also another medical plan that they offer. This one's called the MEC Enhanced. Um, this one is a little bit different. For this one, it includes the preventative care benefit, so your physicals, immunizations, some cancer screenings, STD screenings. So what the MEC-... stand-alone offers. However, this one also includes hospital visits, hospital emergency room visits, um, physician office visits. However, since this one includes those two benefits, um, this one requires copays. So, it doesn't have flat fees like the other ones that I mentioned earlier. So, for preventative care, you're covered at 100% as long as you stay within the network. For the areas of primary care visit, you're limited to four visits annually per person, or 10 per family, and they require a copay of \$10. For specialty care visits, you're limited to four visits annually per person, or 10 per family. They require a copay of \$50 per visit. For urgent care visits, you're limited to four visits annually per person, or 10 per family, and they require a copay for \$60. As well as the copays are required in the areas of the prescriptions. So, for preventative descriptions, you're through Eleccar, as well as through Pharmaville. But for the preventative ones, you would have to provide a copayment. Um, so for the pharmacy option, it's a supply of 30 days, but you're required a copayment of \$5. And for the mail-in order option, you have a supply of 90 days, but you have to give a copayment of \$15. So, for the MEC Enhanced, you do have to stay within the network and it does include copays. Um, so for the MEC Enhanced Employee Only would be a weekly deduction of \$43.76. And then there's additional benefits that you could add as well to your plan, like dental, vision, term life, short-term, 24-hour group accident. Um, so like, uh, if you wish to have the dental plan, that one for Employee Only, it would be a weekly deduction of \$3.63. Um, uh, preventative visits covered at 100%. Anything basic like a cleaning is covered at 80%. Basic restorative, like if they gotta fill in a cavity, that would be covered at 80%. Any X-rays that they would do, that would be covered at 80%. And you do have an annual maximum of \$500, and would have to give a one-time deductible if you select the individual plan of \$50. And then they offer vision, term life, but those you would have to include to your, to your plan if you do choose one of the medical plans, because none of them come like in a package. So, you would have to include dental, vision, term life, if those would be something you're interested in. I want dental... What's the highest dental one you have? Is it just a basic plan? Yes, sir. So, we only have that one that I just went over. Um, that they would cover you at 100% for a preventative visit. Anything basic like a cleaning is covered at 80%. If they gotta fill in like a cavity, basic restorative at 80%, X-rays 80%, and you have an annual maximum of just \$500. Really, 450 when you put the deductible in. So... Yes, sir. Yeah, so that... Okay. Um, yeah. See, the thing is, you're getting, you're getting screwed on... You, you... I want the preventative. Yes, sir. However, I need the, the high-end too. So, what is... What is the max out of pocket you can pay on the high-end? So, for the VIP Prime, it's a weekly deduction of \$43.28. Um, those flat fees- Yeah. ... actually cover. So, like her hospital confinement benefits, um, it says it would cover \$100 per day for a maximum of 30 days. So, if you were gonna go to an appointment and it was \$200, they would pay \$100, and you would be responsible for the remaining balance. Right. And that's nothing with the hospital. A hospital's usually about \$1,000, uh, at least \$1,000 to \$5,000 a day. So, what do you... Ugh, God. I'm trying to think, um... I mean- And then like, um, for like the preventative plan, um, you could include, like, of course you could add preventative and if you want the Hospital Indemnity one, you would have to add the VIP Prime. So, you... But it would be two weekly, two different fees for those two plans. Yeah.

I'm trying to think- And like I said- W- which one is... Go ahead. And like I said, you have till December 4th to make a decision, because I was gonna tell you also that, um, the medical plan, so the preventative, the three VIPs... So, the VIP Standard, VIP Plus, and the VIP Prime, as well as the MEC Enhanced, which is the one that has preventative care, as well as the Hospital Indemnity side, but the one that requires the copays. Um, dental, vision are under a IRS regulation, that's Comp Section 125. So technically, what that section is, is that it allows the member to pay those specific plans that are under that IRS regulation, um, with pre-tax dollars. However, if you were to select one of those plans that I just mentioned, um, the only way you could drop that plan or make any changes to that plan is when you're within your first 30 days of receiving your first check. So, within your personal open enrollment period, or when the company is in company open enrollment, which for Partners Personal, it was October. I can't get over tonight. Can I call you tomorrow? Yeah, that's fine. We're open from 8:00 AM 8:00 PM Eastern Time. Okay. Yes, sir. But I need the, I need the dental because I can get my teeth fixed. I got, now I gotta... I just, my tooth just broke, so I gotta get that done, but yeah, that \$500 is kind of terrible. You know what I mean? Yes, sir. Um... Well, you have till the 4th- Yeah, because you- ... to make a decision. And then like I said- Yeah. Well, I- ... that dental plan is under that IRS regulation, so I would think about it, because um, let's say you were to select that plan. Th- uh, the last day for your personal open enrollment period is the 4th. So, you would only have till the 4th to make... to either drop that plan or make changes to that plan. Um, if passing the 4th, let's say you still have the dental plan, and then let's say December 5th, you don't want that plan and you called up drop it, you won't be able to until the next company open enrollment period, which for Partners Personal will be in October. Okay. Yes, sir. Okay. I'm gonna look it over. Okay. And then I'll, I'll talk to you tomorrow, okay? Yeah, that's fine. Thank you very much for sending that to me. Okay? I appreciate it. You're welcome. Have a nice day. Thanks for your time. You too. 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 in a Car. My name is Stephanie. How can I assist you?

Speaker speaker\_2: Hi, Stephanie. My name's Tom Stoll, S-T-O-L-L. I have... I just started a job over in Illinois and I want to know when my, uh, when I can sign up for benefits.

Speaker speaker\_1: Okay. Um, so the two periods that you're eligible to enroll is your first 30 days, uh, receiving your very first check as well as the company's open enrollment period. What staff and agency do you work for?

Speaker speaker\_2: Uh, well, do, do I give you an employee ID number or would that do it?

Speaker speaker\_1: Um, I would need the last four of your Social as well as the name of the agency.

Speaker speaker\_2: Okay. 4679, and let me grab the agency. Hold on a second. Uh, let's see where they are. It's, um, Partners, uh, hold on. Partners Personnel.

Speaker speaker\_1: Okay. Thank you. And then, could I get your full name, please?

Speaker speaker\_2: Yes. It's Thomas Stoll, S-T-O-L-L.

Speaker speaker\_1: Okay, thank you, Thomas. And for security purposes, I will need you to verify your address as long as your date of birth.

Speaker speaker\_2: 1700 Ontarioville Road, Apartment 212-C, Annover Park, Illinois, 60133. And what else do you need?

Speaker speaker\_1: And, um, your date of birth, please.

Speaker speaker\_2: Uh, March 26, 1964.

Speaker speaker\_1: Okay, thank you, sir. Is your phone number still the 815-517-4649?

Speaker speaker\_2: Yep.

Speaker speaker\_1: Okay, thank you. And then, I have tsoll326@... well,.com. Is that still up-to-date?

Speaker speaker\_2: Yep. Yep.

Speaker speaker\_1: Okay. And it looks like, um, you actually can enroll right now if you wish. Um, your last day of your personal open enrollment period to enroll into benefits is Wednesday, December 4th.

Speaker speaker\_2: Okay. So how do I... How do... Do you, do... Can you email me the files, the plans? Or how do I know-

Speaker speaker\_1: Yes, sir.

Speaker speaker\_2: ... when I get them?

Speaker speaker\_1: Mm-hmm. So if you wish, I can go ahead and email you the benefit guide that has all the plans that they offer as well as the prices depending on which one you were to select, as well as if you were to choose dependents like yourself or you and your wife, or you and your kids.

Speaker speaker\_2: It's just, it's just me. It's j- it's just, it's just gonna be me.

Speaker speaker\_1: Okay. Um, if you wish, I can go ahead and send it to your email.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Do you mind holding while I send that over?

Speaker speaker\_2: Sure.

Speaker speaker\_1: Okay, sir. Thank you for your hold. I went ahead and sent you your benefit guide to that email on file. Do you mind verifying if you have received it?

Speaker speaker\_2: Okay. Sure.

Speaker speaker\_1: It should come from an email that says info@benefitsinacar.com.

Speaker speaker\_2: Okay. Hold on one second, please.

Speaker speaker\_1: And if you don't see it, I would check your spam and junk files.

Speaker speaker\_2: Yeah. Hold on one sec. Let's see. Okay, that... Okay, let's see. Other. It's going through there. Uh, what's it called? Bridges?

Speaker speaker\_1: Um, it should say info@benefitsinacar.com. And when you open the PDF-

Speaker speaker\_2: And then Bridges.

Speaker speaker\_1: Sorry.

Speaker speaker\_2: Okay, hold on. Let me see. It might be under spam. I'm not sure which. Oh, oh, that's airport. That's not it. Okay. Let me get rid of that. Let me get rid of this.

Speaker speaker\_1: I would check the junk file as well.

Speaker speaker\_2: Yeah. Go here. No. Okay, it's Partners Personnel, uh, thank you for contacting us at Benefits in a Car for your request.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And then you just-

Speaker speaker\_2: And what do I see?

Speaker speaker\_1: ... press on that PDF on that link that I attached. Um, just press on it, and it's gonna open something that says Benefits and a card, and it's gonna show like a family. That's gonna be-

Speaker speaker\_2: Okay, it says-

Speaker speaker\_1: ... applied.

Speaker speaker\_2: I gotta, I gotta move, I gotta move this, uh, email. Okay. It's not junk. Okay. Okay. Okay, it's not junk. Let's see where it went now. Okay, now it opened it up.

Speaker speaker\_1: Okay. Did you open it?

Speaker speaker\_2: Yeah, it's still waiting. Oh, there it is. It says, "Partner," okay, "Your Choice Plans." Okay.

Speaker speaker\_1: And if you wish, I can go over the plans, um, with you right now so that you can kinda have like a understanding, uh, about them.

Speaker speaker\_2: Okay, go ahead. Okay.

Speaker speaker\_1: Okay?

Speaker speaker\_2: Give me the, uh, give me the plans. Go ahead.

Speaker speaker\_1: Okay. So they offer different plans depending on which one you were to select and also depending on how many, and if you were to choose dependents, is how much the weekly deductions will come out to be out of your check weekly.

Speaker speaker\_2: Okay, it's only gonna be m- It's only gonna be me.

Speaker speaker\_1: Okay. So the first one-

Speaker speaker\_2: So you know that.

Speaker speaker\_1: So the first plan that I'm gonna go over, it's only a preventative plan. It only covers preventative visits such as one physical visit a year, some immunizations like the tetanus shot, HPV shot, shingles shot, some cancer screenings, some STD screenings, as well as even some counseling. Um, this plan, however, is not gonna cover any hospital visits, urgent room visits, emergency room visits, nor surgery. It's only preventative. It's called the MEC Tele-RS. That plan requires you to stay within the network to be covered at 100%.

Speaker speaker\_2: Okay.

Speaker speaker\_1: It do- It does include prescription benefits for your preventative prescriptions through Aleve R, and it also includes something that's called Free RS, which gives you access to over-the-top 90% generic drugs prescribed in the US for a cheaper price. It includes Walmart Health virtual care, which gives you access to medical providers virtually, but like I said earlier, the MEC Tele-RS is only for preventative services. It's not gonna cover like your hospital visits. So that one's like the most basic one, um, for that reason. If you were to get the MEC Tele-RS for employee-only, it would be a weekly deduction of \$16.80. Now, they also have other plans that are called the VIPs. There's three different ones to choose from. There's the VIP Standard, the VIP Plus, and the VIP Prime. These are your plans that will cover doctor visits the sick, hospital visits, urgent care room, emergency room, and surgeries. However, it doesn't cover the preventative side. So what the MEC covers, the VIP doesn't. Um, it's only for hospital and dentistry. However, for these plans, you're not required to stay within the network. You can be in the network or out of the network to be covered. It also includes prescription benefits through Pharmacoville, which you can pay up to 10-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: ... 20, \$30 for generic medication. And for the non-generic, they do offer discounts. It also includes the Walmart Health Virtual Care, just like the MEC Tele-RS, which gives you access to, to medical providers virtually. Um, the main difference between the three is the flat fee that it's gonna cover depending on what service you go for, and that the VIP Standard doesn't cover intensive care unit benefit, rehabilitation benefit, nor any preventive surgery that you may require. However, the VIP Plus and the VIP Prime does include those services. Um, the VIP Prime, out of the two, the Standard and the Plus, it's gonna pay a greater dollar amount for whatever service you go for. So I'm gonna give you an example. So if you were to go have a surgery in the hospital, the VIP Standard, which is the most basic

one, that one would only cover \$250 per day for a map to one day. The VIP Plus, which covers all the services that the Prime does, would cover \$1,000 per day for a map to one day, and then the VIP Prime, which is the one that pays that higher dollar amount for that service, would cover \$2,000 per day for a map to one day. For surgery and physician office, the VIP Standard, which is the most basic one, would only cover \$125 per day for a map to two days, while the VIP Plus would cover \$250 per day for a map for two days, and the VIP Prime, which is the one that covers that higher dollar amount, would cover a flat fee of \$1,000 per day for a map to two days. If you were to pick between those three, the VIP Standard for employee-only would be a weekly deduction of \$17.66. For the VIP Plus, it would be a weekly deduction of \$31.61. And for the VIP Prime, it would be a weekly deduction of \$43.28. There's also another medical plan that they offer. This one's called the MEC Enhanced. Um, this one is a little bit different. For this one, it includes the preventative care benefit, so your physicals, immunizations, some cancer screenings, STD screenings. So what the MEC-... stand-alone offers. However, this one also includes hospital visits, hospital emergency room visits, um, physician office visits. However, since this one includes those two benefits, um, this one requires copays. So, it doesn't have flat fees like the other ones that I mentioned earlier. So, for preventative care, you're covered at 100% as long as you stay within the network. For the areas of primary care visit, you're limited to four visits annually per person, or 10 per family, and they require a copay of \$10. For specialty care visits, you're limited to four visits annually per person, or 10 per family. They require a copay of \$50 per visit. For urgent care visits, you're limited to four visits annually per person, or 10 per family, and they require a copay for \$60. As well as the copays are required in the areas of the prescriptions. So, for preventative descriptions, you're through Eleccar, as well as through Pharmaville. But for the preventative ones, you would have to provide a copayment. Um, so for the pharmacy option, it's a supply of 30 days, but you're required a copayment of \$5. And for the mail-in order option, you have a supply of 90 days, but you have to give a copayment of \$15. So, for the MEC Enhanced, you do have to stay within the network and it does include copays. Um, so for the MEC Enhanced Employee Only would be a weekly deduction of \$43.76. And then there's additional benefits that you could add as well to your plan, like dental, vision, term life, short-term, 24-hour group accident. Um, so like, uh, if you wish to have the dental plan, that one for Employee Only, it would be a weekly deduction of \$3.63. Um, uh, preventative visits covered at 100%. Anything basic like a cleaning is covered at 80%. Basic restorative, like if they gotta fill in a cavity, that would be covered at 80%. Any X-rays that they would do, that would be covered at 80%. And you do have an annual maximum of \$500, and would have to give a one-time deductible if you select the individual plan of \$50. And then they offer vision, term life, but those you would have to include to your, to your plan if you do choose one of the medical plans, because none of them come like in a package. So, you would have to include dental, vision, term life, if those would be something you're interested in.

Speaker speaker\_2: I want dental... What's the highest dental one you have? Is it just a basic plan?

Speaker speaker\_1: Yes, sir. So, we only have that one that I just went over. Um, that they would cover you at 100% for a preventative visit. Anything basic like a cleaning is covered at 80%. If they gotta fill in like a cavity, basic restorative at 80%, X-rays 80%, and you have an annual maximum of just \$500.



Speaker speaker\_2: Really, 450 when you put the deductible in. So...

Speaker speaker\_1: Yes, sir.

Speaker speaker\_2: Yeah, so that... Okay. Um, yeah. See, the thing is, you're getting, you're getting screwed on... You, you... I want the preventative.

Speaker speaker\_1: Yes, sir.

Speaker speaker\_2: However, I need the, the high-end too. So, what is... What is the max out of pocket you can pay on the high-end?

Speaker speaker\_1: So, for the VIP Prime, it's a weekly deduction of \$43.28. Um, those flat fees-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: ... actually cover. So, like her hospital confinement benefits, um, it says it would cover \$100 per day for a maximum of 30 days. So, if you were gonna go to an appointment and it was \$200, they would pay \$100, and you would be responsible for the remaining balance.

Speaker speaker\_2: Right. And that's nothing with the hospital. A hospital's usually about \$1,000, uh, at least \$1,000 to \$5,000 a day. So, what do you... Ugh, God. I'm trying to think, um... I mean-

Speaker speaker\_1: And then like, um, for like the preventative plan, um, you could include, like, of course you could add preventative and if you want the Hospital Indemnity one, you would have to add the VIP Prime. So, you... But it would be two weekly, two different fees for those two plans.

Speaker speaker\_2: Yeah. I'm trying to think-

Speaker speaker\_1: And like I said-

Speaker speaker\_2: W- which one is... Go ahead.

Speaker speaker\_1: And like I said, you have till December 4th to make a decision, because I was gonna tell you also that, um, the medical plan, so the preventative, the three VIPs... So, the VIP Standard, VIP Plus, and the VIP Prime, as well as the MEC Enhanced, which is the one that has preventative care, as well as the Hospital Indemnity side, but the one that requires the copays. Um, dental, vision are under a IRS regulation, that's Comp Section 125. So technically, what that section is, is that it allows the member to pay those specific plans that are under that IRS regulation, um, with pre-tax dollars. However, if you were to select one of those plans that I just mentioned, um, the only way you could drop that plan or make any changes to that plan is when you're within your first 30 days of receiving your first check. So, within your personal open enrollment period, or when the company is in company open enrollment, which for Partners Personal, it was October.

Speaker speaker\_2: I can't get over tonight. Can I call you tomorrow?

Speaker speaker\_1: Yeah, that's fine. We're open from 8:00 AM 8:00 PM Eastern Time.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Yes, sir.

Speaker speaker\_2: But I need the, I need the dental because I can get my teeth fixed. I got, now I gotta... I just, my tooth just broke, so I gotta get that done, but yeah, that \$500 is kind of terrible. You know what I mean?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_2: Um...

Speaker speaker\_1: Well, you have till the 4th-

Speaker speaker\_2: Yeah, because you-

Speaker speaker\_1: ... to make a decision. And then like I said-

Speaker speaker\_2: Yeah. Well, I-

Speaker speaker\_1: ... that dental plan is under that IRS regulation, so I would think about it, because um, let's say you were to select that plan. Th- uh, the last day for your personal open enrollment period is the 4th. So, you would only have till the 4th to make... to either drop that plan or make changes to that plan. Um, if passing the 4th, let's say you still have the dental plan, and then let's say December 5th, you don't want that plan and you called up drop it, you won't be able to until the next company open enrollment period, which for Partners Personal will be in October.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Yes, sir.

Speaker speaker\_2: Okay. I'm gonna look it over.

Speaker speaker\_1: Okay.

Speaker speaker\_2: And then I'll, I'll talk to you tomorrow, okay?

Speaker speaker\_1: Yeah, that's fine.

Speaker speaker\_2: Thank you very much for sending that to me. Okay? I appreciate it.

Speaker speaker\_1: You're welcome. Have a nice day. Thanks for your time.

Speaker speaker\_2: You too. Bye-bye.