

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefit Center Card. My name is Stephanie. How can I assist you? Hi, Stephanie. My name's Noah. Um, I am currently a temp-to-hire employee through, uh, Tara. I was looking to talk about healthcare options and how to set them up. Okay. Yeah, I can help you. Um, what are the last four of your Social? Yeah, it's going to be 3248. Thank you. Gardner? Gardner. Yes. Thank you. And for security purposes, could you please verify your address as well as your date of birth for me? 1357 East Magnum Road, San Tan Valley, Arizona 85140, April 21st, 2004. Is your phone number still 520-340-0598? That is. And then for your email address, is it your first name B-O-A 1864 at gmail- Yes. It's noahboa1864@gmail.com. Okay. Yeah. Um, would you like me to go ahead and send you the guide that has all the plans and their prices? I could send it to that email on file, if you wish. Um, that would be great. Um, good start. Okay. And then I'll go ahead and go over the plans with you, too, but if you wish, I can go ahead and send that first so that you could visually look at what I'm gonna talk to you about. Um, I have a pretty good understanding of healthcare. I've, I've set up quite a few plans, um, throughout my jobs over the years. Um- Okay. I'm currently driving, so, uh, I'd rather just- Oh, okay. Yeah. That's fine. ... see the options. Thank you. Okay. I'll still send it either way, but I'll go over the plans through the phone. Thanks, Stephanie. I appreciate that. You're welcome. So, one of the first plans that I'm going to go for is called the Stay Healthy MEC Tele-RS. Um, this plan is what your preventative plan is. It only covers, like, one physical visit a year, some vaccinations, like the tetanus shot, HPV shot, um, some cancer screening and some STD screening. It's only for preventative care, so anything before, um, you get sick. It won't cover any hospital visits, doctor visits, urgent care, emergency room, nor surgeries. So, it's only for preventative services. It covers at 100% as long as you stay within the network and use their providers. It includes prescription benefits through Aleve Star, and it includes something called Free RF, which gives you access to over 800 of the top 90% generic drugs prescribed in the US for a cheaper price. And it also includes Walmart Health Virtual Care, which gives you access to medical providers virtually. But like I said, the MEC Stay Healthy will only be for your preventative services. Okay? So, if you were to select this one, um, for employee only, it's a weekly deduction of \$17.96. So, that's for your preventative. Then there's two plans that are called the VIPs. There's the VIP Standard and the VIP Plus. With these two plans, they don't require you to stay within the network. You could either be in the network or out of the network to receive coverage. It includes prescription benefits office, but through Pharmacoville, which you can pay up to \$10, \$20, \$30 for generic medications. And for the non-generic, it does offer discounts. It also includes the Walmart Health Virtual Care, which gives you access to medical providers virtually. Um, with the VIPs, though, they don't cover any of the preventative care that I just went over. These two would be the ones that actually

cover doctor visits if you're sick, hospital visits if- if you get injured, urgent care, emergency room, or surgeries. The main difference between these two is, out of the two of them, the standard one is the most basic one, because it doesn't cover intensive care unit benefits, rehabilitation benefit, nor any preventive surgery. And the VIP Plus does pay a higher dollar amount, depending on what service you go for. So, the flat fee that it covers will be higher, um, compared to the standard. So, for hospital admission benefit, the standard covers \$500 per day from that, up to one day, while the VIP Plus would cover \$1,000 per day from that, up to one day. For hospital confinement, the VIP standard only covers \$500 per day from that, up to 30 days, while the VIP Plus would cover \$100 per day from that, up to 30 days. The VIP Plus also does include intensive care, rehabilitation, and preventive surgery, um, compared to the standard plan. If you were to choose between those two, for the standard, it would be \$21 for the employee-only option, and for the VIP Plus, which is the one that would cover that greater dollar amount, would be \$34.95 for the VIP Plus, choosing employee only. And then they also offer additional benefit additions that you would have to include if you wish to add it to your coverage. So, that would be like short-term disability. It's available for all active employees working 20 hours or more per week. They also offer dental for employee only. That would be a weekly deduction of \$3.63. The preventative visit is covered at 100%. Anything basic, like a cleaning would be covered at 80. Basic restorative would be covered at 80%, like if they're going to fill in the cavity. Um- Okay. ... any x-rays would be covered at 80%, and you do have an annual maximum of \$500..... with a dental plan, you would have to give a one-time deductible if you were to select that plan. For individual, it would be \$50 and for the family option, it would be at \$150, but that deductible is only given once. They also include vision that you could choose from. Um, that vision, it offers a copay for an eye exam of \$10, a copay for lenses and frames of \$25, and your flying allowance would be of \$130. For the option for employee only, it would be a weekly deduction of \$2.14. They also offer term life and, um, ID Social Plus, which is your identity protection. Um, do you have questions about anything so far? Um, no, I- I just want to make sure 'cause I- I did... I heard you mention briefly, um- Mm-hmm. ... but that's why I'm clarifying. Did you give any rates for the f- the family, uh, family plan and the, just the employee plan? Is that what you're saying? No, um, for the dental one? Uh, fu-dus... Uh, no, for the, the healthcare. Oh, no, for... I only mentioned the, what you would pay if you were to select the employee only option. Okay. Um, if you would want the family plan, so for the preventative one, which is called the Stay Healthy, that only covers preventative services like your annuals, um, physicals, vaccines, cancer screenings, and only preventative services. If you were to choose- Got it. ... the employee option, it would be \$17.96, employee and spouse, \$22.85, employee and children, \$23.55, and for the family plan, which would be, like, you, your kids and a spouse, that would be \$27.89 for the preventative. Then for the VIP Standard, which is the one that actually covers doctor visits, hospital visits, urgent care, emergency surgeries, there's two different ones to choose from. The standard is the one that does not include intensive care unit, rehabilitation, nor preventive surgery. For the standard, VIP Standard, um, for employee only, weekly deduction of \$21, employee and spouse, it would be \$37.79, employee and child, \$31.61. And then if you were to select the family plan for the standard, it would be \$52.13. Now, if you were to select the VIP Plus, which is, covers, um, the doctor visits, same thing as the standard, but it does include the intensive care benefit, rehabilitation and preventive surgery, and it pays for a higher dollar amount depending on the service that you go for. If you were to select the VIP

Plus for employee only, it would be \$34.95, for employee and spouse- I- ... \$70... I'm so sorry. Can you say the- Mm-hmm. ... the last part one more time? I just went through a dead zone so you cut out. Yeah, yeah, y- you're fine. Um, I was tell- technically telling you when it comes to the doctor visits, for the plans that are... that actually cover doctor visits, the sick, hospital visits, urgent care room, emergency room and surgeries, there's two different ones. There's the standard, which doesn't include intensive care, rehabilitation, nor any preventive surgery. If you were to select that one, for employee only, the weekly deduction is \$21, for employee and spouse, it would be \$37.79. Mm-hmm. For employee and child, it would be \$31.61, and for the plan, family plan, it would be \$52.13. Now, if you were to select between the other one that actually does include the intensive care unit benefit, rehabilitation and preventive surgery, that one would be the VIP Plus. Um, that one would cover a greater ho- dollar amount, depending on- Right. ... which service you go for. So, for example, for hospital confinement benefit, the standard only covers you \$50 per day from that, up to 30 days, while the VIP Plus would cover \$100 per day from that up to 30 days. And it does include the c- hospi- it does include intensive care, rehabilitation and preventive surgery, so if you were to choose the VIP Plus for employee only, it would be a weekly deduction of \$34.95. If you were to do employee and spouse, it would be \$70.80. If you were to do employee and child, it would be \$55.58. Or if you were to- Okay. ... to do the family plan, it would be a weekly deduction of \$98.43. So the VIP Plus is a little bit more just because it does include the intensive care, rehabilitation and the- Right. ... preventive surgery. And it, it pays a little bit of a higher dollar amount, um, for that flat fee, depending on that visit than the standard does. Okay. My next question here would be, now, it... Let- let's start with this one first. Mm-hmm. Um, once I'm hired on with Hyundai Transys, which is the company I'm temp to hire with, would I still be insured with you guys, or no? Okay. So you're allowed to call and keep making up to four direct- Mm-hmm. ... payments because these pay- these, uh, deductions come out of your check. So let's say you get terminated or you stop working with them, but you still want, let's say, your dental, vision, or whatever plan you were to select, you can call us and make up to four direct payments. By the fifth week that they don't specifically take that deduction out of your paycheck, you go into something that's called COBRA enrollment. From there, you would have to contact COBRA and they would notify you if those plans that you selected, um-... fall under COBRA enrollment. In other words, they're gonna inform you if you're still able to keep that without still working with them. Okay. So- And that automatically happens. Mm-hmm. Sorry. Uh, not to cut you off. What I, what I meant is, I'm not worried about getting terminated. However, the opposite. I'm a temp-to-hire- Mm-hmm. ... which means I'm contracted that once I reach my 400- And you're gonna work en route? No, that I'm going to work- Yeah, I was just giving you- ... under Hyundai Transys, not under Terra. It's who I'm technically employed by. Yeah. Th- that's what I mean. As long as you continue to make, like, up to four direct payments, you still have active coverage. So let's say you don't want that coverage anymore. Um, since they're not able to take those deductions straight outta your paycheck, by the fifth week that we don't receive deductions, that coverage gets canceled. It cancels it out by itself. So, be canceled within a month of me switching over to being a full-time employee of Hyundai Transys, is what I'm understanding? And... Yes. As... And that's if we don't get deductions. They don't make no weekly... If they don't make up to four deductions- And that's not something I could set up with you guys directly instead? Instead of going through Terra? The benefits? Right, through the insurance. 'Cause- Well- M- my question is, I'm calling you guys right now because I'm

working under Terra, not under Hyundai Transys. Yeah. But the company I'm going to be hired at after my three months, after my contracted hours are done, will be Hyundai Transys, which means I probably won't have contact with Terra. There's no reason to. My coverage isn't going to transfer- No. ... once I'm a full-time employee? No. There's no way to make that transfer? No. So as long as you... Okay, so what I'm saying is, as long as you make... And let's say you're not working with them right... No more. You have to... If you still want to keep your coverage, since they're not able to get deductions outta your paycheck for obvious reasons, because you're not gonna be working with them anymore, you're gonna be working with somebody else, they won't be able to make those deductions. By the fifth week that we don't get no deductions specifically out of your paycheck, um, that coverage gets canceled out. Or if we don't get no deductions by the first week or second week or third, you won't have active coverage for those weeks. And if you continue to call... 'Cause we can take up to four direct payments, um, for you to continue having active coverage. But specifically by that fifth week that they, they don't specifically get that deduction outta your paycheck, you go into that COBRA enrollment. And from there, that's a different department that you would have to contact, and they'll actually notify you if those plans that you select, if they fall under the COBRA enrollment, you'll still be able to keep for the future. Okay. Well, that means that you guys would only be covering me for a max of, like, three months. But- Correct. ... I appreciate your time. You're welcome. Do you have any more questions? That's gonna be all. Bye now. Thank you for talking to me. Okay. Um, did you want me to give you your deadline, just in case you were thinking about enrolling? Because they do only give you 30 days from the day- 30 days. Right. Yeah, 30 days from the date. No, I know. Mm-hmm. Um, no, I was trying to catch you because I know it's coming up. But with the information you gave me, there's... I don't have a point for it. It- Okay. It's not going to matter to me. I appreciate your time. You're welcome. Have a nice day. Thank you for calling Benefits in Cars. Thank you. You as well. Bye now. Bye.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefit Center Card. My name is Stephanie. How can I assist you?

Speaker speaker_2: Hi, Stephanie. My name's Noah. Um, I am currently a temp-to-hire employee through, uh, Tara. I was looking to talk about healthcare options and how to set them up.

Speaker speaker_1: Okay. Yeah, I can help you. Um, what are the last four of your Social?

Speaker speaker_2: Yeah, it's going to be 3248.

Speaker speaker_1: Thank you. Gardner?

Speaker speaker_2: Gardner. Yes.

Speaker speaker_1: Thank you. And for security purposes, could you please verify your address as well as your date of birth for me?

Speaker speaker_2: 1357 East Magnum Road, San Tan Valley, Arizona 85140, April 21st, 2004.

Speaker speaker_1: Is your phone number still 520-340-0598?

Speaker speaker_2: That is.

Speaker speaker_1: And then for your email address, is it your first name B-O-A 1864 at gmail-

Speaker speaker_2: Yes. It's noahboa1864@gmail.com.

Speaker speaker_1: Okay.

Speaker speaker_2: Yeah.

Speaker speaker_1: Um, would you like me to go ahead and send you the guide that has all the plans and their prices? I could send it to that email on file, if you wish.

Speaker speaker_2: Um, that would be great. Um, good start.

Speaker speaker_1: Okay. And then I'll go ahead and go over the plans with you, too, but if you wish, I can go ahead and send that first so that you could visually look at what I'm gonna talk to you about.

Speaker speaker_2: Um, I have a pretty good understanding of healthcare. I've, I've set up quite a few plans, um, throughout my jobs over the years. Um-

Speaker speaker_1: Okay.

Speaker speaker_2: I'm currently driving, so, uh, I'd rather just-

Speaker speaker_1: Oh, okay. Yeah. That's fine.

Speaker speaker_2: ... see the options. Thank you.

Speaker speaker_1: Okay. I'll still send it either way, but I'll go over the plans through the phone.

Speaker speaker_2: Thanks, Stephanie. I appreciate that.

Speaker speaker_1: You're welcome. So, one of the first plans that I'm going to go for is called the Stay Healthy MEC Tele-RS. Um, this plan is what your preventative plan is. It only covers, like, one physical visit a year, some vaccinations, like the tetanus shot, HPV shot, um, some cancer screening and some STD screening. It's only for preventative care, so anything before, um, you get sick. It won't cover any hospital visits, doctor visits, urgent care, emergency room, nor surgeries. So, it's only for preventative services. It covers at 100% as long as you stay within the network and use their providers. It includes prescription benefits through Aleve Star, and it includes something called Free RF, which gives you access to over 800 of the top 90% generic drugs prescribed in the US for a cheaper price. And it also

includes Walmart Health Virtual Care, which gives you access to medical providers virtually. But like I said, the MEC Stay Healthy will only be for your preventative services. Okay? So, if you were to select this one, um, for employee only, it's a weekly deduction of \$17.96. So, that's for your preventative. Then there's two plans that are called the VIPs. There's the VIP Standard and the VIP Plus. With these two plans, they don't require you to stay within the network. You could either be in the network or out of the network to receive coverage. It includes prescription benefits office, but through Pharmacoville, which you can pay up to \$10, \$20, \$30 for generic medications. And for the non-generic, it does offer discounts. It also includes the Walmart Health Virtual Care, which gives you access to medical providers virtually. Um, with the VIPs, though, they don't cover any of the preventative care that I just went over. These two would be the ones that actually cover doctor visits if you're sick, hospital visits if- if you get injured, urgent care, emergency room, or surgeries. The main difference between these two is, out of the two of them, the standard one is the most basic one, because it doesn't cover intensive care unit benefits, rehabilitation benefit, nor any preventive surgery. And the VIP Plus does pay a higher dollar amount, depending on what service you go for. So, the flat fee that it covers will be higher, um, compared to the standard. So, for hospital admission benefit, the standard covers \$500 per day from that, up to one day, while the VIP Plus would cover \$1,000 per day from that, up to one day. For hospital confinement, the VIP standard only covers \$500 per day from that, up to 30 days, while the VIP Plus would cover \$100 per day from that, up to 30 days. The VIP Plus also does include intensive care, rehabilitation, and preventive surgery, um, compared to the standard plan. If you were to choose between those two, for the standard, it would be \$21 for the employee-only option, and for the VIP Plus, which is the one that would cover that greater dollar amount, would be \$34.95 for the VIP Plus, choosing employee only. And then they also offer additional benefit additions that you would have to include if you wish to add it to your coverage. So, that would be like short-term disability. It's available for all active employees working 20 hours or more per week. They also offer dental for employee only. That would be a weekly deduction of \$3.63. The preventative visit is covered at 100%. Anything basic, like a cleaning would be covered at 80. Basic restorative would be covered at 80%, like if they're going to fill in the cavity. Um-

Speaker speaker_2: Okay.

Speaker speaker_1: ... any x-rays would be covered at 80%, and you do have an annual maximum of \$500..... with a dental plan, you would have to give a one-time deductible if you were to select that plan. For individual, it would be \$50 and for the family option, it would be at \$150, but that deductible is only given once. They also include vision that you could choose from. Um, that vision, it offers a copay for an eye exam of \$10, a copay for lenses and frames of \$25, and your flying allowance would be of \$130. For the option for employee only, it would be a weekly deduction of \$2.14. They also offer term life and, um, ID Social Plus, which is your identity protection. Um, do you have questions about anything so far?

Speaker speaker_2: Um, no, I- I just want to make sure 'cause I- I did... I heard you mention briefly, um-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... but that's why I'm clarifying. Did you give any rates for the f- the family, uh, family plan and the, just the employee plan? Is that what you're saying?

Speaker speaker_1: No, um, for the dental one?

Speaker speaker_2: Uh, fu-dus... Uh, no, for the, the healthcare.

Speaker speaker_1: Oh, no, for... I only mentioned the, what you would pay if you were to select the employee only option.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, if you would want the family plan, so for the preventative one, which is called the Stay Healthy, that only covers preventative services like your annuals, um, physicals, vaccines, cancer screenings, and only preventative services. If you were to choose-

Speaker speaker_2: Got it.

Speaker speaker_1: ... the employee option, it would be \$17.96, employee and spouse, \$22.85, employee and children, \$23.55, and for the family plan, which would be, like, you, your kids and a spouse, that would be \$27.89 for the preventative. Then for the VIP Standard, which is the one that actually covers doctor visits, hospital visits, urgent care, emergency surgeries, there's two different ones to choose from. The standard is the one that does not include intensive care unit, rehabilitation, nor preventive surgery. For the standard, VIP Standard, um, for employee only, weekly deduction of \$21, employee and spouse, it would be \$37.79, employee and child, \$31.61. And then if you were to select the family plan for the standard, it would be \$52.13. Now, if you were to select the VIP Plus, which is, covers, um, the doctor visits, same thing as the standard, but it does include the intensive care benefit, rehabilitation and preventive surgery, and it pays for a higher dollar amount depending on the service that you go for. If you were to select the VIP Plus for employee only, it would be \$34.95, for employee and spouse-

Speaker speaker_2: I-

Speaker speaker_1: ... \$70...

Speaker speaker_2: I'm so sorry. Can you say the-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... the last part one more time? I just went through a dead zone so you cut out.

Speaker speaker_1: Yeah, yeah, y- you're fine. Um, I was tell- technically telling you when it comes to the doctor visits, for the plans that are... that actually cover doctor visits, the sick, hospital visits, urgent care room, emergency room and surgeries, there's two different ones. There's the standard, which doesn't include intensive care, rehabilitation, nor any preventive surgery. If you were to select that one, for employee only, the weekly deduction is \$21, for employee and spouse, it would be \$37.79.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: For employee and child, it would be \$31.61, and for the plan, family plan, it would be \$52.13. Now, if you were to select between the other one that actually does include the intensive care unit benefit, rehabilitation and preventive surgery, that one would be the VIP Plus. Um, that one would cover a greater dollar amount, depending on-

Speaker speaker_2: Right.

Speaker speaker_1: ... which service you go for. So, for example, for hospital confinement benefit, the standard only covers you \$50 per day from that, up to 30 days, while the VIP Plus would cover \$100 per day from that up to 30 days. And it does include the c- hospi- it does include intensive care, rehabilitation and preventive surgery, so if you were to choose the VIP Plus for employee only, it would be a weekly deduction of \$34.95. If you were to do employee and spouse, it would be \$70.80. If you were to do employee and child, it would be \$55.58. Or if you were to-

Speaker speaker_2: Okay.

Speaker speaker_1: ... to do the family plan, it would be a weekly deduction of \$98.43. So the VIP Plus is a little bit more just because it does include the intensive care, rehabilitation and the-

Speaker speaker_2: Right.

Speaker speaker_1: ... preventive surgery. And it, it pays a little bit of a higher dollar amount, um, for that flat fee, depending on that visit than the standard does.

Speaker speaker_2: Okay. My next question here would be, now, it... Let- let's start with this one first.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Um, once I'm hired on with Hyundai Transys, which is the company I'm temp to hire with, would I still be insured with you guys, or no?

Speaker speaker_1: Okay. So you're allowed to call and keep making up to four direct-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... payments because these pay- these, uh, deductions come out of your check. So let's say you get terminated or you stop working with them, but you still want, let's say, your dental, vision, or whatever plan you were to select, you can call us and make up to four direct payments. By the fifth week that they don't specifically take that deduction out of your paycheck, you go into something that's called COBRA enrollment. From there, you would have to contact COBRA and they would notify you if those plans that you selected, um-... fall under COBRA enrollment. In other words, they're gonna inform you if you're still able to keep that without still working with them.

Speaker speaker_2: Okay. So-

Speaker speaker_1: And that automatically happens. Mm-hmm.

Speaker speaker_2: Sorry. Uh, not to cut you off. What I, what I meant is, I'm not worried about getting terminated. However, the opposite. I'm a temp-to-hire-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... which means I'm contracted that once I reach my 400-

Speaker speaker_1: And you're gonna work en route?

Speaker speaker_2: No, that I'm going to work-

Speaker speaker_1: Yeah, I was just giving you-

Speaker speaker_2: ... under Hyundai Transys, not under Terra. It's who I'm technically employed by.

Speaker speaker_1: Yeah. Th- that's what I mean. As long as you continue to make, like, up to four direct payments, you still have active coverage. So let's say you don't want that coverage anymore. Um, since they're not able to take those deductions straight outta your paycheck, by the fifth week that we don't receive deductions, that coverage gets canceled. It cancels it out by itself.

Speaker speaker_2: So, be canceled within a month of me switching over to being a full-time employee of Hyundai Transys, is what I'm understanding?

Speaker speaker_1: And... Yes. As... And that's if we don't get deductions. They don't make no weekly... If they don't make up to four deductions-

Speaker speaker_2: And that's not something I could set up with you guys directly instead? Instead of going through Terra?

Speaker speaker_1: The benefits?

Speaker speaker_2: Right, through the insurance. 'Cause-

Speaker speaker_1: Well-

Speaker speaker_2: M- my question is, I'm calling you guys right now because I'm working under Terra, not under Hyundai Transys.

Speaker speaker_1: Yeah.

Speaker speaker_2: But the company I'm going to be hired at after my three months, after my contracted hours are done, will be Hyundai Transys, which means I probably won't have contact with Terra. There's no reason to. My coverage isn't going to transfer-

Speaker speaker_1: No.

Speaker speaker_2: ... once I'm a full-time employee?

Speaker speaker_1: No.

Speaker speaker_2: There's no way to make that transfer?

Speaker speaker_1: No. So as long as you... Okay, so what I'm saying is, as long as you make... And let's say you're not working with them right... No more. You have to... If you still want to keep your coverage, since they're not able to get deductions outta your paycheck for obvious reasons, because you're not gonna be working with them anymore, you're gonna be working with somebody else, they won't be able to make those deductions. By the fifth week that we don't get no deductions specifically out of your paycheck, um, that coverage gets canceled out. Or if we don't get no deductions by the first week or second week or third, you won't have active coverage for those weeks. And if you continue to call... 'Cause we can take up to four direct payments, um, for you to continue having active coverage. But specifically by that fifth week that they, they don't specifically get that deduction outta your paycheck, you go into that COBRA enrollment. And from there, that's a different department that you would have to contact, and they'll actually notify you if those plans that you select, if they fall under the COBRA enrollment, you'll still be able to keep for the future.

Speaker speaker_2: Okay. Well, that means that you guys would only be covering me for a max of, like, three months. But-

Speaker speaker_1: Correct.

Speaker speaker_2: ... I appreciate your time.

Speaker speaker_1: You're welcome. Do you have any more questions?

Speaker speaker_2: That's gonna be all. Bye now. Thank you for talking to me.

Speaker speaker_1: Okay. Um, did you want me to give you your deadline, just in case you were thinking about enrolling? Because they do only give you 30 days from the day-

Speaker speaker_2: 30 days. Right.

Speaker speaker_1: Yeah, 30 days from the date.

Speaker speaker_2: No, I know.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Um, no, I was trying to catch you because I know it's coming up. But with the information you gave me, there's... I don't have a point for it. It-

Speaker speaker_1: Okay.

Speaker speaker_2: It's not going to matter to me. I appreciate your time.

Speaker speaker_1: You're welcome. Have a nice day. Thank you for calling Benefits in Cars.

Speaker speaker_2: Thank you. You as well. Bye now.

Speaker speaker_1: Bye.