

Transcript: Francesca

Baez-5590618227785728-5076118592471040

Full Transcript

Thank you for calling Benefits in a Car. My name is Francesca. How can I assist you today? Yes. So I wanted to call and enrolling to the Benefit Car and it be in a dental. So the benefits that your staffing company offers, what you will be enrolling into Benefits In A Car, is the name of the company that you called into. But we don't offer any plans or own them. Mm-hmm. We just administer it. Okay. And which staffing company are you going to be with? George. What are the last four of the social and the last name? 465 62 Busby. Are you a junior? Yes. Could you verify your mailing address and date of birth? P.O. Box 467 in Georgia, Alabama 36633. United States, back in 18... Actually, it looks like we have your physical address, rather than a PO box. 304 8th Avenue. 304 8th Avenue, Georgia, Alabama 36633. Yes, sir. Did you need me to change it to the PO box because that will be where they- Yeah. ... send you benefit cards? Yeah, PO box. Come on, box. That was PO box number four. Was there any other numbers, I'm sorry? PO box 478. 478. And then the zip code stays the same, 36033? Yes. So when they sent over- How- ... your file, they put the city down as Georgiana. Is it literally just Georgia? Yes, it is. It is? Oh, okay. And then I- And then 0- ... have your phone number as 334-210-1956, same as the one you're called on. With the email of your first and last name without the junior at yahoo.com? Yes, ma'am. And you said you wanted to do vision and dental, right? Yes, ma'am. So there's only one dental- Oh, how much... Hmm? How much for that? No, that's okay. Go ahead. What was your question, sir? Uh, how much would it be a month for all this? I mean it legally. Um, let's see. If it is just for the dental and vision, so there's only one plan for each, it will be \$6.32 for employee only per paycheck. How about... I'm now the only... How about the medical? Hmm? I'm sorry. What about the medical part of it? Uh, that they offer multiple plans for. We'll have to wait to go into that while I explain the vision and the dental. Okay. Unless you want me to just enroll you with no explanation. Okay, go ahead and start. No, it's okay. Did you want me to explain them or just press it and we'll move in? No, you can go ahead and explain for a little bit, please. There's only one dental plan with American Public Life. It covers preventative at 100%, basic per- services, basic reserve services and radiographs at 80%. Yearly, it will cover a maximum of services of \$750 with a \$50 deductible, which is \$4.17 per paycheck. The vision is with MetLife. It is \$2.15 per paycheck. It has a \$10 copay for eye exam, a fiv- a \$25, actually they changed it. A \$25 copay for the lenses and frames, a \$0 copay for the lens fittings. With a \$0 copay, it means that you don't pay anything for the insurance loss. And then the yearly frame allowance is \$130. One, two, three, four... They offer a total of five medical plans. There's only one medical, major medical insurance plan which is the Minimum Buying Plan, the MBP. Yes. With this one, it does require a separate eligibility review as well as the fact that it has a restriction. You have to be working 30 hours per week at least to be eligible for the plan. This is the only one that does not work with percentages, deductibles or co-pays altogether. And it is also the only one

that's a monthly deduction rather than weekly per paycheck. The monthly deduction for employee only is \$525.82 per month. Your in-network deductible will be \$6,500 with the out-of-network deductible being \$10,000. And then they offer one virtual plan. So this will be by virtual primary care. Everything will be by the phone, either video call or cell phone call like you and I are right now. It will have your urgent care services however, a 24-hour virtual service. For your labs, it will be a discount on labs at their participant location. Uh, I believe they work with Labcorp. Let me double check. There we go. Um, they work with LabCorp and Quest Diagnostics for the discount of the lab work. This one is \$5.99 weekly. Mm-hmm. And going on to the more conventional plans, it will be three PPO limited plans. They have them split into two categories. There is preventative only. Preventative only is gonna be everything that you do to check up your health and make sure you're up to health, your yearly physicals, screenings for blood pressure, iron deficiency, preventative counseling for healthy diet or avoiding UV exposure from the sun, your preventative immunizations for influenza, tetanus, varicella along with your generic preventative prescriptions like vitamins and statins. Everything that is considered hospital indemnity is what you will basically know as your hospital services. Your surgeries, your doctor's visits, the emergency room, the urgent care, all of that is considered hospital indemnity. So there's only one preventative plan. It is \$16.80 as a network requirement.... and it will be covering preventative services only with a virtual urgent care packet, and a free Rx membership for your prescriptions. Then they offer two hospital indemnities. There's VIP Standard, it is \$17.63. VIP Classic will be \$19.53. If you're- Which one will be the best? Hmm? Which one will be the best, uh, collect- the \$19, won't it? Legally speaking, I can't answer that question- Okay. ... because everybody has different medical needs. Okay, but like this? If there's any specific... This, the one for \$19, does that cover like if I go to the emergency room or anything like this? Yes, sir. The emergency room, urgent care, surgeries will be covered under that plan because it is hospital indemnity. Okay, okay. All right. So I'll take that one right there. You said \$19? Yes, sir. It's \$19.53 with that plan. The prescriptions would be under the company PharmaVal Prescription, which works with a tier system of \$10, \$20, or \$30 for your generics. That means that wherever your prescription falls, that will be what you pay out of pocket. Um, let's say you have a migraine medication and it falls- Mm-hmm. ... under the \$20 tier, that will be what you pay out of pocket for that specific prescription. Okay, okay. And then, i- That's a big discount, though, isn't it? That would be a big discount. No, sir. It's more like a co-pay fee, if I'm honest. Oh. Okay. The non-generic prescriptions would be the ones that they give you a discount for. Okay, okay. Okay? Um, and then the- Could you say that again? I'm sorry. Could you say that again one more time? It's okay. I know that the walkie-talkie probably cut it in. Yeah. Um, I was saying the non-generic prescriptions are the one that they provide any discount, for the generic ones- Okay. ... you have a co-pay. Okay, okay. Okay, I see. So it's like this then. Um, and now this one works with a set dollar amount that the insurance will cover for services and then you're responsible for the remainder. Mm-hmm. So for example, the emergency room is covered at \$50 per day, twice a year. So out of your total bill for the emergency room, the plan will cover you \$50 out of that bill and you're responsible for the remainder. Mm-hmm. And then the other services that it will cover would be, hospital admission will be covered up to \$500 from the bill once a year. Hospital confinement is \$50 per day, 30 days a year. Intensive care unit is \$100 out the bill per day, 20 days a year. Rehabilitation is \$25 per day out of the bill, 30 days per year. The surgery in a hospital and outpatient facility or a surgery center is gonna be \$500

from the bill once a year. If that surgery is seeing a physician's office, it will be \$250 per day, twice a year. The urgent care facility will also be covered at \$50 out of the bill, four days a year. The physician's office is \$50 out of the bill, four days a year. For therapy facility, physical, speech or occupational, it will be \$30 out of the bill, four days a year. Your medical imaging tests are covered \$800 out of the bill once a year. Advanced studies or follow-up tests will be \$25 out the bill once a year. Outpatient drug prescriptions is \$10 out of the bill, 15 days for a year. So that specific one will be on top of that co-pay that we spoke with PharmaVal. Okay. And, um- And then the- I have one more ques- Oh, go ahead, I'm sorry. Mm-hmm. Oh no, it's okay. I was just gonna go over the preventative surgery and ambulance, but what was the question you had? Um, when I, on the dental part, would this cover like, uh, uh, regular routine cleaning for paramedics? I believe it will cover the regular routine cleaning. Mm-hmm. I'm not sure in regards to the, for the paramedic part. You have to speak with the carrier, which is American Public Life, 'cause we're kinda limited on the specific coverage information. Okay, okay, okay. But, um, really how much would the total of that, all that be? 'Cause I really, the stuff you said, I read all that really. Oh, nice. Yeah, but I don't really know what it is. So if we do that VIP Classic, the dental and the vision only, you're looking at \$25.85 per paycheck. Okay, I can do that. All right. Um, did you want to enroll in any of the other plans offered or just those three for now? Yeah, so what- Okay. What's the other ones please? So you're currently not enrolled into their behavior health, that is virtually virtual therapy. Okay, okay. I didn't know that. Their group accident, their life insurance which is Term Life, employee short-term disability, or their free Rx membership for the prescriptions. Okay, I'll do it. Uh, it don't come with a gym membership, do it? I'm sorry? I don't know. Does none of those come with gym, uh, gym membership? No, sir. None of these cover gyms. Okay, okay. I would suggest if you wanted to know if they have any type of discount or a covered gym membership, you'll have to speak with your specific staffing company. Okay. Um, and the word-to-word it will be employee perks, rather than benefits. Okay. Okay, okay. All right. And then this- And then just go ahead and process... I think- Go ahead? Oh, go ahead. No, no. No, I'm so sorry, what were you gonna ask? Um, that what you said, it'll be 25 every paycheck? Yes, sir. It will be \$25.85 per paycheck. Okay, that'll work. And you said where, where would it start? I was just about to go over that. First I need the verbal disclosure that you're authorized in Search Staffing to deduct \$25.85 per paycheck. Yes, ma'am. All right, so it's gonna take one to two weeks for them to start making those deductions. Mm-hmm. When you see that very first deduction of the \$20 and ch- I mean \$25 and change, following Monday will be when your policy becomes effective. And that same week when you become active, Friday will be when they send out the benefit cards. Mm-hmm. For your specific medical plan with American Public Life, they do not do a physical copy of their medical plan, it's only their dental plan. So for that medical plan they're gonna send a copy digitally to your email, um, which quite honestly nine out of ten, sometimes they do get lost. So i- in the event that you want a physical card or you don't see it right away that Friday, give us a call back and we'll submit the request for the physical copy of it. Okay, sure can. All right, and I believe you are all set. So you're only gonna get two physical cards in the mail, the dental and the vision, and then the medical will be sent out digitally. Okay. All right, and then the last thing is your very last day for you to make any fe- oh, there we go. Any, sorry, any policy changes is going to be May 3rd. So you have till- May 3rd? May 3rd to make any changes. Mm-hmm. Okay. Okay, then. All right. Was there anything else that we can assist you with

today? Not at all. Oh, I did want to mention since you do have a couple more weeks on your personal enrollment period- Mm-hmm. ... more than likely as a new hire, their system could send you a text message saying that you're going to be auto-enrolled into something. Mm-hmm. Since we submitted an enrollment, we already opted you out of the auto-enrollment so you can simply ignore it. Okay, okay then. All right, you are all set. I hope you have a wonderful rest of your day, and if you have any questions about the coverage, don't hesitate to give us a call back. Okay, thank you. Of course. Have a good one.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Car. My name is Francesca. How can I assist you today?

Speaker speaker_1: Yes. So I wanted to call and enrolling to the Benefit Car and it be in a dental.

Speaker speaker_0: So the benefits that your staffing company offers, what you will be enrolling into Benefits In A Car, is the name of the company that you called into. But we don't offer any plans or own them.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: We just administer it.

Speaker speaker_1: Okay.

Speaker speaker_0: And which staffing company are you going to be with?

Speaker speaker_1: George.

Speaker speaker_0: What are the last four of the social and the last name?

Speaker speaker_1: 465 62 Busby.

Speaker speaker_0: Are you a junior?

Speaker speaker_1: Yes.

Speaker speaker_0: Could you verify your mailing address and date of birth?

Speaker speaker_1: P.O. Box 467 in Georgia, Alabama 36633. United States, back in 18...

Speaker speaker_0: Actually, it looks like we have your physical address, rather than a PO box.

Speaker speaker_1: 304 8th Avenue. 304 8th Avenue, Georgia, Alabama 36633.

Speaker speaker_0: Yes, sir. Did you need me to change it to the PO box because that will be where they-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... send you benefit cards?

Speaker speaker_1: Yeah, PO box.

Speaker speaker_0: Come on, box. That was PO box number four. Was there any other numbers, I'm sorry?

Speaker speaker_1: PO box 478.

Speaker speaker_0: 478. And then the zip code stays the same, 36033?

Speaker speaker_1: Yes.

Speaker speaker_0: So when they sent over-

Speaker speaker_1: How-

Speaker speaker_0: ... your file, they put the city down as Georgiana. Is it literally just Georgia?

Speaker speaker_1: Yes, it is.

Speaker speaker_0: It is? Oh, okay. And then I-

Speaker speaker_1: And then 0-

Speaker speaker_0: ... have your phone number as 334-210-1956, same as the one you're called on. With the email of your first and last name without the junior at yahoo.com?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: And you said you wanted to do vision and dental, right?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: So there's only one dental-

Speaker speaker_1: Oh, how much...

Speaker speaker_0: Hmm?

Speaker speaker_1: How much for that?

Speaker speaker_0: No, that's okay. Go ahead. What was your question, sir?

Speaker speaker_1: Uh, how much would it be a month for all this? I mean it legally.

Speaker speaker_0: Um, let's see. If it is just for the dental and vision, so there's only one plan for each, it will be \$6.32 for employee only per paycheck.

Speaker speaker_1: How about...

Speaker speaker_0: I'm now the only...

Speaker speaker_1: How about the medical?

Speaker speaker_0: Hmm?

Speaker speaker_1: I'm sorry. What about the medical part of it?

Speaker speaker_0: Uh, that they offer multiple plans for. We'll have to wait to go into that while I explain the vision and the dental.

Speaker speaker_1: Okay.

Speaker speaker_0: Unless you want me to just enroll you with no explanation.

Speaker speaker_1: Okay, go ahead and start.

Speaker speaker_0: No, it's okay. Did you want me to explain them or just press it and we'll move in?

Speaker speaker_1: No, you can go ahead and explain for a little bit, please.

Speaker speaker_0: There's only one dental plan with American Public Life. It covers preventative at 100%, basic per- services, basic reserve services and radiographs at 80%. Yearly, it will cover a maximum of services of \$750 with a \$50 deductible, which is \$4.17 per paycheck. The vision is with MetLife. It is \$2.15 per paycheck. It has a \$10 copay for eye exam, a fiv- a \$25, actually they changed it. A \$25 copay for the lenses and frames, a \$0 copay for the lens fittings. With a \$0 copay, it means that you don't pay anything for the insurance loss. And then the yearly frame allowance is \$130. One, two, three, four... They offer a total of five medical plans. There's only one medical, major medical insurance plan which is the Minimum Buying Plan, the MBP.

Speaker speaker_1: Yes.

Speaker speaker_0: With this one, it does require a separate eligibility review as well as the fact that it has a restriction. You have to be working 30 hours per week at least to be eligible for the plan. This is the only one that does not work with percentages, deductibles or co-pays altogether. And it is also the only one that's a monthly deduction rather than weekly per paycheck. The monthly deduction for employee only is \$525.82 per month. Your in-network deductible will be \$6,500 with the out-of-network deductible being \$10,000. And then they offer one virtual plan. So this will be by virtual primary care. Everything will be by the phone, either video call or cell phone call like you and I are right now. It will have your urgent care services however, a 24-hour virtual service. For your labs, it will be a discount on labs at their participant location. Uh, I believe they work with Labcorp. Let me double check. There we go. Um, they work with LabCorp and Quest Diagnostics for the discount of the lab work. This one is \$5.99 weekly.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And going on to the more conventional plans, it will be three PPO limited plans. They have them split into two categories. There is preventative only. Preventative only is gonna be everything that you do to check up your health and make sure you're up to health, your yearly physicals, screenings for blood pressure, iron deficiency, preventative counseling for healthy diet or avoiding UV exposure from the sun, your preventative immunizations for

influenza, tetanus, varicella along with your generic preventative prescriptions like vitamins and statins. Everything that is considered hospital indemnity is what you will basically know as your hospital services. Your surgeries, your doctor's visits, the emergency room, the urgent care, all of that is considered hospital indemnity. So there's only one preventative plan. It is \$16.80 as a network requirement.... and it will be covering preventative services only with a virtual urgent care packet, and a free Rx membership for your prescriptions. Then they offer two hospital indemnities. There's VIP Standard, it is \$17.63. VIP Classic will be \$19.53. If you're-

Speaker speaker_1: Which one will be the best?

Speaker speaker_0: Hmm?

Speaker speaker_1: Which one will be the best, uh, collect- the \$19, won't it?

Speaker speaker_0: Legally speaking, I can't answer that question-

Speaker speaker_1: Okay.

Speaker speaker_0: ... because everybody has different medical needs.

Speaker speaker_1: Okay, but like this?

Speaker speaker_0: If there's any specific...

Speaker speaker_1: This, the one for \$19, does that cover like if I go to the emergency room or anything like this?

Speaker speaker_0: Yes, sir. The emergency room, urgent care, surgeries will be covered under that plan because it is hospital indemnity.

Speaker speaker_1: Okay, okay. All right. So I'll take that one right there. You said \$19?

Speaker speaker_0: Yes, sir. It's \$19.53 with that plan. The prescriptions would be under the company PharmaVal Prescription, which works with a tier system of \$10, \$20, or \$30 for your generics. That means that wherever your prescription falls, that will be what you pay out of pocket. Um, let's say you have a migraine medication and it falls-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... under the \$20 tier, that will be what you pay out of pocket for that specific prescription.

Speaker speaker_1: Okay, okay.

Speaker speaker_0: And then, i-

Speaker speaker_1: That's a big discount, though, isn't it? That would be a big discount.

Speaker speaker_0: No, sir. It's more like a co-pay fee, if I'm honest.

Speaker speaker_1: Oh. Okay.

Speaker speaker_0: The non-generic prescriptions would be the ones that they give you a discount for.

Speaker speaker_1: Okay, okay.

Speaker speaker_0: Okay? Um, and then the-

Speaker speaker_1: Could you say that again? I'm sorry. Could you say that again one more time?

Speaker speaker_0: It's okay. I know that the walkie-talkie probably cut it in.

Speaker speaker_1: Yeah.

Speaker speaker_0: Um, I was saying the non-generic prescriptions are the one that they provide any discount, for the generic ones-

Speaker speaker_1: Okay.

Speaker speaker_0: ... you have a co-pay.

Speaker speaker_1: Okay, okay. Okay, I see. So it's like this then.

Speaker speaker_0: Um, and now this one works with a set dollar amount that the insurance will cover for services and then you're responsible for the remainder.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: So for example, the emergency room is covered at \$50 per day, twice a year. So out of your total bill for the emergency room, the plan will cover you \$50 out of that bill and you're responsible for the remainder.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And then the other services that it will cover would be, hospital admission will be covered up to \$500 from the bill once a year. Hospital confinement is \$50 per day, 30 days a year. Intensive care unit is \$100 out the bill per day, 20 days a year. Rehabilitation is \$25 per day out of the bill, 30 days per year. The surgery in a hospital and outpatient facility or a surgery center is gonna be \$500 from the bill once a year. If that surgery is seeing a physician's office, it will be \$250 per day, twice a year. The urgent care facility will also be covered at \$50 out of the bill, four days a year. The physician's office is \$50 out of the bill, four days a year. For therapy facility, physical, speech or occupational, it will be \$30 out of the bill, four days a year. Your medical imaging tests are covered \$800 out of the bill once a year. Advanced studies or follow-up tests will be \$25 out the bill once a year. Outpatient drug prescriptions is \$10 out of the bill, 15 days for a year. So that specific one will be on top of that co-pay that we spoke with PharmaVal.

Speaker speaker_1: Okay. And, um-

Speaker speaker_0: And then the-

Speaker speaker_1: I have one more ques- Oh, go ahead, I'm sorry.

Speaker speaker_0: Mm-hmm. Oh no, it's okay. I was just gonna go over the preventative surgery and ambulance, but what was the question you had?

Speaker speaker_1: Um, when I, on the dental part, would this cover like, uh, uh, regular routine cleaning for paramedics?

Speaker speaker_0: I believe it will cover the regular routine cleaning.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: I'm not sure in regards to the, for the paramedic part. You have to speak with the carrier, which is American Public Life, 'cause we're kinda limited on the specific coverage information.

Speaker speaker_1: Okay, okay, okay. But, um, really how much would the total of that, all that be? 'Cause I really, the stuff you said, I read all that really.

Speaker speaker_0: Oh, nice.

Speaker speaker_1: Yeah, but I don't really know what it is.

Speaker speaker_0: So if we do that VIP Classic, the dental and the vision only, you're looking at \$25.85 per paycheck.

Speaker speaker_1: Okay, I can do that.

Speaker speaker_0: All right. Um, did you want to enroll in any of the other plans offered or just those three for now?

Speaker speaker_1: Yeah, so what-

Speaker speaker_0: Okay.

Speaker speaker_1: What's the other ones please?

Speaker speaker_0: So you're currently not enrolled into their behavior health, that is virtually virtual therapy.

Speaker speaker_1: Okay, okay. I didn't know that.

Speaker speaker_0: Their group accident, their life insurance which is Term Life, employee short-term disability, or their free Rx membership for the prescriptions.

Speaker speaker_1: Okay, I'll do it. Uh, it don't come with a gym membership, do it?

Speaker speaker_0: I'm sorry?

Speaker speaker_1: I don't know. Does none of those come with gym, uh, gym membership?

Speaker speaker_0: No, sir. None of these cover gyms.

Speaker speaker_1: Okay, okay.

Speaker speaker_0: I would suggest if you wanted to know if they have any type of discount or a covered gym membership, you'll have to speak with your specific staffing company.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, and the word-to-word it will be employee perks, rather than benefits.

Speaker speaker_1: Okay. Okay, okay.

Speaker speaker_0: All right.

Speaker speaker_1: And then this-

Speaker speaker_0: And then just go ahead and process...

Speaker speaker_1: I think-

Speaker speaker_0: Go ahead?

Speaker speaker_1: Oh, go ahead. No, no.

Speaker speaker_0: No, I'm so sorry, what were you gonna ask?

Speaker speaker_1: Um, that what you said, it'll be 25 every paycheck?

Speaker speaker_0: Yes, sir. It will be \$25.85 per paycheck.

Speaker speaker_1: Okay, that'll work. And you said where, where would it start?

Speaker speaker_0: I was just about to go over that. First I need the verbal disclosure that you're authorized in Search Staffing to deduct \$25.85 per paycheck.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_0: All right, so it's gonna take one to two weeks for them to start making those deductions.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: When you see that very first deduction of the \$20 and ch- I mean \$25 and change, following Monday will be when your policy becomes effective. And that same week when you become active, Friday will be when they send out the benefit cards.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: For your specific medical plan with American Public Life, they do not do a physical copy of their medical plan, it's only their dental plan. So for that medical plan they're gonna send a copy digitally to your email, um, which quite honestly nine out of ten, sometimes they do get lost. So i- in the event that you want a physical card or you don't see it right away that Friday, give us a call back and we'll submit the request for the physical copy of it.

Speaker speaker_1: Okay, sure can.

Speaker speaker_0: All right, and I believe you are all set. So you're only gonna get two physical cards in the mail, the dental and the vision, and then the medical will be sent out digitally.

Speaker speaker_1: Okay.

Speaker speaker_0: All right, and then the last thing is your very last day for you to make any fe- oh, there we go. Any, sorry, any policy changes is going to be May 3rd. So you have till-

Speaker speaker_1: May 3rd?

Speaker speaker_0: May 3rd to make any changes. Mm-hmm.

Speaker speaker_1: Okay. Okay, then.

Speaker speaker_0: All right. Was there anything else that we can assist you with today?

Speaker speaker_1: Not at all.

Speaker speaker_0: Oh, I did want to mention since you do have a couple more weeks on your personal enrollment period-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... more than likely as a new hire, their system could send you a text message saying that you're going to be auto-enrolled into something.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Since we submitted an enrollment, we already opted you out of the auto-enrollment so you can simply ignore it.

Speaker speaker_1: Okay, okay then.

Speaker speaker_0: All right, you are all set. I hope you have a wonderful rest of your day, and if you have any questions about the coverage, don't hesitate to give us a call back.

Speaker speaker_1: Okay, thank you.

Speaker speaker_0: Of course. Have a good one.