

Transcript: Francesca

Baez-6182465838202880-5904926659002368

Full Transcript

Your call may be monitored or recorded for quality assurance services. Good morning. Thank you for calling by Benefiting Acar. My name is Francesca. How can I assist you today? Yeah, Francesca, this is Justice Hendrickson. I am a new employee with O- Oxford. I'm finishing up my, um, or actually moving into my second month of service and would like to... was, uh... I would like to ask how the benefits package and would like to enroll, uh, myself and my family. What are the last four of your Social? 0450. Could you please verify your mailing address and date of birth? Uh, mailing address 5201 North Grass Way, uh, Muncie, Indiana 47304. Date of, date of birth, December 6th, 1967. We have the best phone number to reach you down as 248-639-9181. Yes. And we have your email down as jhlastname@outlook.com. Yes. Mm-hmm. Right. And you say that you currently do not know which benefit plans are being offered, correct? Uh, I w- I, I read a little bit about 'em. Um, yeah. So I'm kinda... I'm new to this. New to it. I d-... I looked at the brochures a little bit, so, uh, looked like there was benefits on the card and Stay Healthy, KHE or... I mean, the 401as well? Okay. So there is no 401that we administer for Oxford Global. You have to speak with them directly to see if they offer it with themselves or another account administrator. Um, but Benefits InterCard is the company you're calling into. We administer the health benefits. That's where our name is in that benefit guide. But all of the plans are owned by the carriers. Okay. What does that mean? It means that we don't own any of the plans. So let's say if you get a medical plan, when you go to your medical appointment and they ask you, "Who do you have insurance with?" it's not Benefits InterCard. It will be the name of the carrier. For instance, if you enroll into the Stay Healthy, the carrier is 90 Degree. So you wouldn't say, "I'm with ni-... I'm with Benefits InterCard." You're with 90 Degree. Okay. Mm-hmm. And then the other thing I do have to mention, your personal enrollment period has already expired, so you'll have- Oh. ... to enroll through the company one instead. Now, the only thing is enrolling you through the company enrollment period means that that policy won't be effective till January 16, 2025. Okay. All right. And with that being said, do you know which plan specifically you want to be enrolled into? Um, no, I'm not sure. There was, there was the Stay Healthy program, then there was... I... What plans are... Is it the benefits? I, I guess I don't. I'm sorry. For which benefit specifically? So when there are benefits that they offer, the only one that has more than one plan being offered is the medical one. So let's start with that, I guess. The medical plan. Okay. So they offer a total of... Let me see if they have the other one. Mm, okay, so there's only those three. So they offer a total of three different PPO limited plans. They have them split into two categories. There is the medical preventative, um, which is the one that you mentioned, the Stay Healthy, and we see TetherRX. So medical preventative services are those of your screenings for blood pressure, um, your iron deficiency, the counseling for, like, a healthy diet, avoiding the UV exposures from the sun. Um, that also goes into play with the preventative immunizations like

the tetanus, varicella, or influenza. And then the preventative generic prescriptions like statins or vitamins. They also do come with a free Rx membership for the medications, and it will cover that one yearly physical for \$16.11 per paycheck. The only thing to keep in mind is that that plan doesn't cover what they call hospital indemnity services. Those services will be like when you go to the emergency room, urgent care, um, when you go to your doctor visit or surgeries. Those are hospital indemnity services. So they have two plans to choose from. Um, there is a tier system of one and two. They have the first one being the Ensure Plus Standard, which is \$18 per paycheck, and then Ensure Plus Enhance, which is \$25.17 per paycheck. Um, now those are the prices for employee only. You did say you're planning on adding your family. Would that be your spouse and children? Yes. Okay. So with the family into it, your preventative Stay Healthy would be \$23.54 per paycheck. The Ensure Standard will be \$37.64, and the Ensure Enhanced would be \$54.30 per paycheck. You're able to make that Stay Healthy with one of the Ensure Plus, but you just can't have two of the Ensure Plus in the policy, if that makes sense. All right. And then there was another... And that's, that's the, uh, Stay Healthy. And then there was another plan that was different than Stay Healthy, or, or were they... Yeah. Okay. That, that will, will be my next question. So the difference in Stay Healthy will be the ones that we just went over, the Insure Plus plans. What was the other one? Was, was there another one? Yes, sir. There's the Stay Healthy, the Insure Plus Standard, and the Insure Plus Enhanced. The Insure what? Insure Plus Enhanced. Insure Plus Enhanced. Is that right? Yes, sir. What's that? Oh. That is the highest tier of the hospital indemnity plans. Well, it sounds like, uh, the Insurance Plus Enhanced would cover more. Is that correct? So, the difference between those two tier levels will be the fact that compared to the Insure Plus Standard, yes, the Insure Plus Enhanced will cover more of those hospital indemnity services, but it doesn't cover anything preventative. Huh. Could you stick them together or not? Does that make sense? So you can stay healthy just to cover the preventative and then have the Insure Plus Enhanced, or is that possible? Yes, sir. You're able to mix those two. Yeah. Okay. Um, I would like to stick them... I mean, I make pretty good money so, uh, yeah, I'd like to stick them together. Okay. And do you want to do any of the other additional, um, benefits plans, the vision, dental, short-term disability, or term life? Um, I'm question, curious about the term life because right now I'm covered by a policy that's, uh, \$250,000 but it's 260 a month. So what, what, uh, what's the term rate for me? So with the term life, if you're, if you're doing only yourself covered, it will be \$2.11 per paycheck. If you will be adding the family, it'll be \$3.18 per paycheck. And then it will cover you up to the age of 64 for \$20,000. Once you reach 65, it will decrease by 25% and it will keep doing so every five years. Your spouse will be covered for \$2,500, um, as well as any childrens that are six months up, or up to 26, they'll be covered at \$2,500 as well. So, my question is could I get more coverage, uh, more than the \$20,000 for me? 'Cause, I mean, that's where I'm at right now, I'm paying \$260 a month, uh, for term life for \$250,000 worth of coverage. So is there more units I can get through the, uh, term life plan that, that Oxford... that we offer through Oxford, or... Unfortunately, no. These are already set plans, so the term life wouldn't be able to offer any more than they already have. Okay. Well, it's not bad. I mean, it's something anyway, and that way my kids are covered. Well, you know, kids, they don't really need that much for life insurance, um, you know, if something happens and... Yeah. Mm-hmm. Okay. Well, I guess I get it anyway. Sure. Something. So I guess I would get the whole package then, right? The Stay Healthy, the dental, the vision, and the Insure Plus Enhanced. Okay. So

the Insure Plus Enhanced, dental, vision, the term life, um, and the Stay Healthy Tezer X? Yes. All right, so you're looking at \$103.13 per paycheck, be you authorize Oxford Global to make those deductions for you. Yes. And this occurs... This will be effective January 16th, right? Yes, sir. Actually, I looked into it. Instead of the 16, it's actually January 6, that it's gonna be effective. Well, very good. Even better. Oh, and then did you need me to go over the dental and the vision coverage? Uh, there was a, uh, handout, but I'll, uh, I'll, uh, review it with my wife too just to... She can... She's better at this stuff than I am, so. Understood. Okay, so then we just have to put your dependent's information into the policy. What is your spouse's first and last name? Uh, Ginger Hendrickson. Any chance you have her Social? Hang on. I'm gonna, I'm gonna, uh, call her and, uh, right now and get it. So we'll get her in there. And while I'm doing that, I think we've got, uh... I'm trying to merge these calls, so I, I've got the benefits people here. Okay. Hello? Can you, can you hear me? Yes, I'm... Yes, sir. Ah, okay. We're, we're... There we go. Okay. Let's, let's merge them. Okay. What's up? Um, so we're getting benefits, uh, that we talked... Getting all the benefits through Oxford effective January 6. Okay. All right. So you'll need your Social Security number. Mine? Yes. 304-445-954. Oh, I'm sorry, ma'am. Can you say that one more time? Hello? 304-345-954. Yes. ... four... 4594. 4554? No, try again. 304- Mm-hmm. ... 744594. There we go. And then what is your date of birth? 12/29/1970. All right. And then what is the name of the children's that you'd like to put in the policy? The name of the what? Children. Of the... Oh, the children! Yes. Honor Hendrickson. Honor, H-O-N-O-R? Honor, H-O-N-O-A. All right, and then Hendrickson as well, correct? Correct. And do you have his Social? I do. She'll have hers, just a moment. Yeah. I've got, uh... Which one do you want first? Uh, there's, uh, Faith. W- which one do you wanna do first? Does it matter? I gave her, um, Honor's name. Honor. Mm-hmm. Okay, we'll start with, uh, Honor Lee Hendrickson. You ready for 2, 3- Go ahead. S- so... Okay, 475-55-7216. And what is her date of birth? 8/18/2010. All right. Yep. And the next child, you guys said it was Faith? Correct. Yep. F- Does she have any middle name? Hannah Hendrick- Uh, Hannah H- Hannah. Yeah. Okay, go ahead, sorry. It's H-A-N-N-A-H. And what is her Social? 878-04-6120. And her date of birth? 11/2/2013. 11. 2013, right? 15, 16. I'm sorry. I was cutting out. Did you say 60 or 15? 15, 1-5. All right, and then do we have another child to add to the policy? No. No. No, okay. And then who would you like to put down as a beneficiary for the term life? Uh, just my wife, I guess. You already have her information. All right, so you guys are all set. Um, and then just as discussed, it will take all the way to January 6th for the benefits to be active. You could see that deduction one or two weeks prior to the 6th, and then the benefit cards- Okay. ... are gonna be sent to your home Friday of your activation week, so that week of the 6th, which will be the 10th. The only one that won't be sent physically will be the Insure Plus Enhance. That carrier, which is American Public Life, they only do a hard copy sent to your home. Um, so for that one- Okay. ... if you want a hard copy, just give us a call once, after the 6th so we can put in the mail request. Okay. All right, and then the Stay Healthy Preventative has a network requirement. I'm gonna send a network providers information to your email. That way, you and your spouse can look and see whether there is a lot or who it is within the network that's around your area. Okay. Okay. All right, and then if you guys have any questions, feel free to give us a call back. You're able to make changes into that policy, um, all the way 'til December 18th. All right, I had another question. I, I, do I contact- Mm-hmm. There's a... For the... Do I contact Fidelity? I believe there was a contact number for, to get the 401 started. So, since we don't have, um, the 401 under the benefits that

we offered, I'm not 100% sure if it is Fidelity but if they did give you the paperwork and it has their information on there, I will contact them to see if they have- Yeah. ... further information, for like the requirements- Yeah, that's why I, that's why- ... and all of that. Yeah, that's why I mentioned Fidelity, 'cause their name did show up so I'll just contact them directly and get that going. Yes, sir. Awesome. Well, you've been great, Francesca. Thank you. No problem. It was my pleasure. I hope you guys have a wonderful rest of your day, and thank you for your time today. Thank you. All right, bye-bye. Okay, bye. Bye-bye.

Conversation Format

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

Speaker speaker_1: Good morning. Thank you for calling by Benefiting Acar. My name is Francesca. How can I assist you today?

Speaker speaker_2: Yeah, Francesca, this is Justice Hendrickson. I am a new employee with O- Oxford. I'm finishing up my, um, or actually moving into my second month of service and would like to... was, uh... I would like to ask how the benefits package and would like to enroll, uh, myself and my family.

Speaker speaker_1: What are the last four of your Social?

Speaker speaker_2: 0450.

Speaker speaker_1: Could you please verify your mailing address and date of birth?

Speaker speaker_2: Uh, mailing address 5201 North Grass Way, uh, Muncie, Indiana 47304. Date of, date of birth, December 6th, 1967.

Speaker speaker_1: We have the best phone number to reach you down as 248-639-9181.

Speaker speaker_2: Yes.

Speaker speaker_1: And we have your email down as jhlastname@outlook.com.

Speaker speaker_2: Yes.

Speaker speaker_1: Mm-hmm. Right. And you say that you currently do not know which benefit plans are being offered, correct?

Speaker speaker_2: Uh, I w- I, I read a little bit about 'em. Um, yeah. So I'm kinda... I'm new to this. New to it. I d-... I looked at the brochures a little bit, so, uh, looked like there was benefits on the card and Stay Healthy, KHE or... I mean, the 401as well? Okay.

Speaker speaker_1: So there is no 401that we administer for Oxford Global. You have to speak with them directly to see if they offer it with themselves or another account administrator. Um, but Benefits InterCard is the company you're calling into. We administer the health benefits. That's where our name is in that benefit guide. But all of the plans are owned by the carriers.

Speaker speaker_2: Okay. What does that mean?

Speaker speaker_1: It means that we don't own any of the plans. So let's say if you get a medical plan, when you go to your medical appointment and they ask you, "Who do you have insurance with?" it's not Benefits InterCard. It will be the name of the carrier. For instance, if you enroll into the Stay Healthy, the carrier is 90 Degree. So you wouldn't say, "I'm with ni... I'm with Benefits InterCard." You're with 90 Degree.

Speaker speaker_2: Okay.

Speaker speaker_1: Mm-hmm. And then the other thing I do have to mention, your personal enrollment period has already expired, so you'll have-

Speaker speaker_2: Oh.

Speaker speaker_1: ... to enroll through the company one instead. Now, the only thing is enrolling you through the company enrollment period means that that policy won't be effective till January 16, 2025.

Speaker speaker_2: Okay.

Speaker speaker_1: All right. And with that being said, do you know which plan specifically you want to be enrolled into?

Speaker speaker_2: Um, no, I'm not sure. There was, there was the Stay Healthy program, then there was... I... What plans are... Is it the benefits? I, I guess I don't. I'm sorry.

Speaker speaker_1: For which benefit specifically? So when there are benefits that they offer, the only one that has more than one plan being offered is the medical one.

Speaker speaker_2: So let's start with that, I guess. The medical plan.

Speaker speaker_1: Okay. So they offer a total of... Let me see if they have the other one. Mm, okay, so there's only those three. So they offer a total of three different PPO limited plans. They have them split into two categories. There is the medical preventative, um, which is the one that you mentioned, the Stay Healthy, and we see TetherRX. So medical preventative services are those of your screenings for blood pressure, um, your iron deficiency, the counseling for, like, a healthy diet, avoiding the UV exposures from the sun. Um, that also goes into play with the preventative immunizations like the tetanus, varicella, or influenza. And then the preventative generic prescriptions like statins or vitamins. They also do come with a free Rx membership for the medications, and it will cover that one yearly physical for \$16.11 per paycheck. The only thing to keep in mind is that that plan doesn't cover what they call hospital indemnity services. Those services will be like when you go to the emergency room, urgent care, um, when you go to your doctor visit or surgeries. Those are hospital indemnity services. So they have two plans to choose from. Um, there is a tier system of one and two. They have the first one being the Ensure Plus Standard, which is \$18 per paycheck, and then Ensure Plus Enhance, which is \$25.17 per paycheck. Um, now those are the prices for employee only. You did say you're planning on adding your family. Would that be your spouse and children?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. So with the family into it, your preventative Stay Healthy would be \$23.54 per paycheck. The Ensure Standard will be \$37.64, and the Ensure Enhanced would be \$54.30 per paycheck. You're able to make that Stay Healthy with one of the Ensure Plus, but you just can't have two of the Ensure Plus in the policy, if that makes sense.

Speaker speaker_2: All right. And then there was another... And that's, that's the, uh, Stay Healthy. And then there was another plan that was different than Stay Healthy, or, or were they... Yeah. Okay. That, that will, will be my next question.

Speaker speaker_1: So the difference in Stay Healthy will be the ones that we just went over, the Insure Plus plans.

Speaker speaker_2: What was the other one? Was, was there another one?

Speaker speaker_1: Yes, sir. There's the Stay Healthy, the Insure Plus Standard, and the Insure Plus Enhanced.

Speaker speaker_2: The Insure what?

Speaker speaker_1: Insure Plus Enhanced.

Speaker speaker_2: Insure Plus Enhanced. Is that right?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: What's that? Oh.

Speaker speaker_1: That is the highest tier of the hospital indemnity plans.

Speaker speaker_2: Well, it sounds like, uh, the Insurance Plus Enhanced would cover more. Is that correct?

Speaker speaker_1: So, the difference between those two tier levels will be the fact that compared to the Insure Plus Standard, yes, the Insure Plus Enhanced will cover more of those hospital indemnity services, but it doesn't cover anything preventative.

Speaker speaker_2: Huh. Could you stick them together or not? Does that make sense? So you can stay healthy just to cover the preventative and then have the Insure Plus Enhanced, or is that possible?

Speaker speaker_1: Yes, sir. You're able to mix those two.

Speaker speaker_2: Yeah. Okay. Um, I would like to stick them... I mean, I make pretty good money so, uh, yeah, I'd like to stick them together.

Speaker speaker_1: Okay. And do you want to do any of the other additional, um, benefits plans, the vision, dental, short-term disability, or term life?

Speaker speaker_2: Um, I'm question, curious about the term life because right now I'm covered by a policy that's, uh, \$250,000 but it's 260 a month. So what, what, uh, what's the term rate for me?

Speaker speaker_1: So with the term life, if you're, if you're doing only yourself covered, it will be \$2.11 per paycheck. If you will be adding the family, it'll be \$3.18 per paycheck. And then it will cover you up to the age of 64 for \$20,000. Once you reach 65, it will decrease by 25% and it will keep doing so every five years. Your spouse will be covered for \$2,500, um, as well as any childrens that are six months up, or up to 26, they'll be covered at \$2,500 as well.

Speaker speaker_2: So, my question is could I get more coverage, uh, more than the \$20,000 for me? 'Cause, I mean, that's where I'm at right now, I'm paying \$260 a month, uh, for term life for \$250,000 worth of coverage. So is there more units I can get through the, uh, term life plan that, that Oxford... that we offer through Oxford, or...

Speaker speaker_1: Unfortunately, no. These are already set plans, so the term life wouldn't be able to offer any more than they already have.

Speaker speaker_2: Okay. Well, it's not bad. I mean, it's something anyway, and that way my kids are covered. Well, you know, kids, they don't really need that much for life insurance, um, you know, if something happens and... Yeah.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay. Well, I guess I get it anyway. Sure. Something. So I guess I would get the whole package then, right? The Stay Healthy, the dental, the vision, and the Insure Plus Enhanced.

Speaker speaker_1: Okay. So the Insure Plus Enhanced, dental, vision, the term life, um, and the Stay Healthy Tezer X?

Speaker speaker_2: Yes.

Speaker speaker_1: All right, so you're looking at \$103.13 per paycheck, be you authorize Oxford Global to make those deductions for you.

Speaker speaker_2: Yes. And this occurs... This will be effective January 16th, right?

Speaker speaker_1: Yes, sir. Actually, I looked into it. Instead of the 16, it's actually January 6, that it's gonna be effective.

Speaker speaker_2: Well, very good. Even better.

Speaker speaker_1: Oh, and then did you need me to go over the dental and the vision coverage?

Speaker speaker_2: Uh, there was a, uh, handout, but I'll, uh, I'll, uh, review it with my wife too just to... She can... She's better at this stuff than I am, so.

Speaker speaker_1: Understood. Okay, so then we just have to put your dependent's information into the policy. What is your spouse's first and last name?

Speaker speaker_2: Uh, Ginger Hendrickson.

Speaker speaker_1: Any chance you have her Social?

Speaker speaker_2: Hang on. I'm gonna, I'm gonna, uh, call her and, uh, right now and get it. So we'll get her in there. And while I'm doing that, I think we've got, uh... I'm trying to merge these calls, so I, I've got the benefits people here.

Speaker speaker_1: Okay.

Speaker speaker_2: Hello? Can you, can you hear me?

Speaker speaker_1: Yes, I'm... Yes, sir.

Speaker speaker_2: Ah, okay. We're, we're... There we go. Okay. Let's, let's merge them.

Speaker speaker_3: Okay. What's up?

Speaker speaker_2: Um, so we're getting benefits, uh, that we talked... Getting all the benefits through Oxford effective January 6.

Speaker speaker_3: Okay. All right.

Speaker speaker_2: So you'll need your Social Security number.

Speaker speaker_3: Mine?

Speaker speaker_2: Yes.

Speaker speaker_3: 304-445-954.

Speaker speaker_1: Oh, I'm sorry, ma'am. Can you say that one more time? Hello?

Speaker speaker_3: 304-345-954.

Speaker speaker_1: Yes.

Speaker speaker_4: ... four... 4594.

Speaker speaker_1: 4554?

Speaker speaker_4: No, try again. 304-

Speaker speaker_1: Mm-hmm.

Speaker speaker_4: ... 744594.

Speaker speaker_1: There we go. And then what is your date of birth?

Speaker speaker_4: 12/29/1970.

Speaker speaker_1: All right. And then what is the name of the children's that you'd like to put in the policy?

Speaker speaker_4: The name of the what?

Speaker speaker_2: Children.

Speaker speaker_4: Of the... Oh, the children!

Speaker speaker_1: Yes.

Speaker speaker_4: Honor Hendrickson.

Speaker speaker_1: Honor, H-O-N-O-R?

Speaker speaker_4: Honor, H-O-N-O-A.

Speaker speaker_1: All right, and then Hendrickson as well, correct?

Speaker speaker_4: Correct.

Speaker speaker_1: And do you have his Social?

Speaker speaker_2: I do.

Speaker speaker_4: She'll have hers, just a moment.

Speaker speaker_2: Yeah. I've got, uh... Which one do you want first? Uh, there's, uh, Faith. W- which one do you wanna do first? Does it matter?

Speaker speaker_4: I gave her, um, Honor's name.

Speaker speaker_1: Honor. Mm-hmm.

Speaker speaker_2: Okay, we'll start with, uh, Honor Lee Hendrickson. You ready for 2, 3-

Speaker speaker_1: Go ahead.

Speaker speaker_2: S- so... Okay, 475-55-7216.

Speaker speaker_1: And what is her date of birth?

Speaker speaker_4: 8/18/2010.

Speaker speaker_1: All right.

Speaker speaker_2: Yep.

Speaker speaker_1: And the next child, you guys said it was Faith?

Speaker speaker_4: Correct.

Speaker speaker_2: Yep. F-

Speaker speaker_4: Does she have any middle name?

Speaker speaker_2: Hannah Hendrick- Uh, Hannah H-

Speaker speaker_4: Hannah.

Speaker speaker_2: Yeah. Okay, go ahead, sorry.

Speaker speaker_4: It's H-A-N-N-A-H.

Speaker speaker_1: And what is her Social?

Speaker speaker_2: 878-04-6120.

Speaker speaker_1: And her date of birth?

Speaker speaker_2: 11/2/2013.

Speaker speaker_4: 11.

Speaker speaker_1: 2013, right?

Speaker speaker_4: 15, 16.

Speaker speaker_1: I'm sorry. I was cutting out. Did you say 60 or 15?

Speaker speaker_4: 15, 1-5.

Speaker speaker_1: All right, and then do we have another child to add to the policy?

Speaker speaker_4: No.

Speaker speaker_2: No.

Speaker speaker_1: No, okay. And then who would you like to put down as a beneficiary for the term life?

Speaker speaker_2: Uh, just my wife, I guess. You already have her information.

Speaker speaker_1: All right, so you guys are all set. Um, and then just as discussed, it will take all the way to January 6th for the benefits to be active. You could see that deduction one or two weeks prior to the 6th, and then the benefit cards-

Speaker speaker_2: Okay.

Speaker speaker_1: ... are gonna be sent to your home Friday of your activation week, so that week of the 6th, which will be the 10th. The only one that won't be sent physically will be the Insure Plus Enhance. That carrier, which is American Public Life, they only do a hard copy sent to your home. Um, so for that one-

Speaker speaker_2: Okay.

Speaker speaker_1: ... if you want a hard copy, just give us a call once, after the 6th so we can put in the mail request.

Speaker speaker_2: Okay.

Speaker speaker_1: All right, and then the Stay Healthy Preventative has a network requirement. I'm gonna send a network providers information to your email. That way, you and your spouse can look and see whether there is a lot or who it is within the network that's around your area.

Speaker speaker_4: Okay.

Speaker speaker_2: Okay.

Speaker speaker_1: All right, and then if you guys have any questions, feel free to give us a call back. You're able to make changes into that policy, um, all the way 'til December 18th.

Speaker speaker_2: All right, I had another question. I, I, do I contact-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: There's a... For the... Do I contact Fidelity? I believe there was a contact number for, to get the 401 started.

Speaker speaker_1: So, since we don't have, um, the 401 under the benefits that we offered, I'm not 100% sure if it is Fidelity but if they did give you the paperwork and it has their information on there, I will contact them to see if they have-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... further information, for like the requirements-

Speaker speaker_2: Yeah, that's why I, that's why-

Speaker speaker_1: ... and all of that.

Speaker speaker_2: Yeah, that's why I mentioned Fidelity, 'cause their name did show up so I'll just contact them directly and get that going.

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Awesome. Well, you've been great, Francesca. Thank you.

Speaker speaker_1: No problem. It was my pleasure. I hope you guys have a wonderful rest of your day, and thank you for your time today.

Speaker speaker_4: Thank you.

Speaker speaker_2: All right, bye-bye. Okay, bye.

Speaker speaker_1: Bye-bye.