

Transcript: Malcolm

Nash-4878259882475520-5758169899515904

Full Transcript

Thanks for calling Benefits in a Card. This is Malcolm. How can I help you? Hey, um, I'm calling 'cause I'd like a little more information about the MVP plan and how to sign up for it. What staffing company do you work for? Uh, it's McMillan through North Staffing. What's the last four of your social? 5009. First name? Avia, A-V-I-A. Last name? Perez, P-E-R-E-Z. For these purposes, can you verify your address and date of birth for me? Uh, sure. The address is 165 Deaver Ridge, Marshall, North Carolina 28753. Uh, and my birthday is 02/01/1991. Thank you. There's no phone number on file. Would you like to add a phone number? Uh, sure. 646-464-4229. Okay. 646-464-4229? That's correct. And your email is avia.perez.edit@gmail.com? Yes. Do you... So do you have the Benefits Guide by any chance? Yes, I do. Um, I have it off- What's that like for, Avia, like a personal... Uh, I have, um... I have the enrollment form. So it should be, like, a 24-page document. Do you have that one? Uh, yes. Okay. So I do only have the information that's on the, the Benefits Guide, because we're not the carrier for it. So I do only have limited information. Uh, how can I help you? Okay. So then I would like to enroll if, if, if everything that I've, there is to know is on this document, then I would like to enroll. And it says that I should call this number to enroll. Okay. So what we have to do, we have to see if you're eligible to get enrolled. We have to send an email to the back office, 'cause you do have to be eligible to get enrolled in MVP plan. Okay. Typically it takes 24, 48 hours for the review and once we get back- Okay. ... I will, I will give you a call and let you know if you're eligible to get enrolled. Okay. So should I submit the form in the meantime? Because it says everything else is, um, selectable except for the MVP plan, which says to call to enroll. Yes, ma'am, it's, it's, that's because you have to get approved for it. That's why it's not selectable. Oh, okay, cool. Okay, so I should still, I should just submit the enrollment form in the meantime? Um, you don't have to submit the enrollment form if you don't want to. I'm seeing them. I'm right here in your account. Do you wanna decline the coverage and then just wanna try to get MVP? Or- Uh, yeah. Yeah, that would be great. Okay. Um, so no, they don't, they actually don't auto-enroll, so you don't even have to decline. So if you don't do anything, you are in their system. Uh, no. This is just- So- ... part of the enroll, the, the onboarding process. So they already have you in the system because I was able to pull you up. So that enrollment form is just if you wanted to get enrolled into the health insurance. But if you're not gonna, if you're gonna go for the MVP, I have to email the back office for them to see if you're eligible for that. Oh, okay. Mm-hmm. So, so what does that mean in terms of other coverage? So if you s- if you wanted to get enrolled into those other benefits, like the dental- Yeah. ... all the stuff, you would submit that form. But if you didn't want- Okay. All right. ... MVP, then that's something you can't put in that form. Then you wouldn't- Okay, um- ... need to select anything unless you want to get enrolled into those. Okay, because the MVP doesn't cover things like dental, right? Um, let's see. Yeah, I'm not

seeing... I'm not seeing anything about dental in there or vision. Okay, so, um- I don't... Yeah. Or term life or accident or, yeah, or any of that stuff. Okay. Um, so I do have a few questions then. Um, like looking at the MVP outline, it's saying, um... Where is it? Um, there's a \$30 copay for specialist visits that are in network. Um, and, like, mental health, like a therapist would be a specialist visit. But on the first page, there's a separate selectable option for behavioral health. What would be the difference between those two benefits? Like, would I still be able to get the same benefits if I, if I just do MVP and I don't click behavioral health, or should I, or do I have to select both? Mm. Or is this something that can be adjusted in the future if I find that I need it, but I just need to get on the plan to begin with? So you only have 30 days from the date you receive your first paycheck to get enrolled in any coverage. After those 30 days, you either have to wait until the company open enrollment period or you have to have a qualifying life event, such as marriage or divorce. Okay. Well, that's- I think. Go ahead. Oh, I was just gonna say, that's perfect 'cause I just, I've only gotten two paychecks and it was, the first one was the week, the week before last. So I'm, I'm- Yeah. ... good on- So this is good. ... time there. It looks- Yes, ma'am. Yeah, I'm sorry. Go ahead. Go ahead. I'm sorry, I didn't mean to keep cutting you off. Uh-huh. You can go ahead. Oh, no. I'm, I'm, I have a hard time knowing when it's, like, when I can talk in general. Um, it's just I got paid three weeks after my start date. Mm-hmm. So if it's going by my first paycheck, then my first paycheck was just two weeks ago. Um, so I should be fine in terms of..... enrollment, like, time. Um, but you're saying that, like... So the only way to... Like, let's say I find that I need to add behavioral health- Mm-hmm. I wouldn't be able to do that unless I had a life event or until open enrollment. Yeah. Yes, that's after 30 days though. So in our system, your hire date is 4/21, which was yesterday. So in our system you have until 5/21, that'd be 30 days from the 21st to make any changes or get enrolled in anything. Oh, okay. I see. So let's... Okay, so then if I enroll today and then I see if I'm eligible for the MVP plan, then presumably I have until mid next month if I wanted to add behavioral health in case I feel like I need it. Mm-hmm. Okay. All right. Okay, that makes sense. Thank you. No problem. So right now I'm gonna send a email about MVP. That's the only thing you want to try to get enrolled into right now, correct? No, I would like to enroll in the, um, the additional benefits as well. Okay. So what other, what additional plans would you want to get enrolled into? Um, I wanna get enrolled in the dental, uh, vision, accident, uh, free Rx, and virtual primary care. Actually, no, not virtual primary care. Um- See, you- But dental- Right. ... vision... I'm sorry. Yeah. Mm-hmm. So just reiterating, dental, um, vision, accidents, and free Rx, and then I'll, I'll determine behavioral health later. Okay. So with those four plans selected, your total will be \$15.67. Do you authorize your employer to make these deductions? Well, so I need the plan for employee and spouse, not just employee. Okay. So let me check one thing. So are y'all actually married? Yes. Okay. Just had to make sure because some... They don't, they don't allow domestic partnership enrollment. That's fair. All right. So- I understand why you asked. Say that again. I understand why you asked. Okay. So with the spouse added, it's gonna be \$25.37 that we deducted weekly. Okay. Do you authorize your employer to make these deductions? Yes. Can you repeat the number? How much that'd be weekly? Yeah. So that would be \$25.37. Weekly, okay. And that is, um, that is not including whatever the MVP plan would be, correct? Yes, ma'am. So the monthly premium- So- ... for you and a spouse will be \$1,000.82 cents and 35. Wait. Which one? \$1,082.35 a month because it's a monthly. All right. And that'll be deducted weekly for a total of that for the month? Uh, so I'm not... We don't

really have a lot of information about the MVP because we're not the carrier. We're just a plan administrator. So I'm not sure how... That's why I have to get email to the back office because they typically take care of that portion with the MVP. So I'm not sure how it's deducted. Okay. Um, well then, can you tell me about the Elite and VIP plans? Elite and VIP plan. Give me one moment. All right, so those plans cover doctors, hospitals, and prescriptions. The only difference between the two is when it comes to your medical benefit in the hospital. So with the VIP Classic, it says outpatient surgery in a physician office is \$250 a day for a max of two days with the VIP Classic. But with the Elite Pro, it's \$125 a day for a max of one day. If you go to page two of that, of that document, you can see what I'm looking at. Okay. And you see the differences between the two plans. But both of those plans are hospital and in-need plans. They're the medical plans. They would be the one that replaces your MVP plan. Okay. So the- The, the- ... VIP Classic and the Elite Pro would only be with the minimum essential coverage. Is that right? No. So the minimum essential coverage is the MEC standalone plan. That's a different plan. The MEC standalone plan, that covers like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative services, which is not included in the VIP Classic or the Elite Pro plan. Oh, I see. Okay. Um, let me do some quick math. Um, I just wanted to confirm then, just because, with the MVP, it's a \$15 copay for primary care and \$30 copay for specialists. Um, then I'm not really finding what it would be for the minimum essential coverage. Oh, uh, covers 100% of your wellness and preventative services. But would... Do you know if mental health specialists would count under preventative or wellness? I would not, unfortunately. That would be a question you'd have to ask the carrier directly. Okay. Um... Oh. Ugh, yeah. And you wouldn't know how much the deductible is for the MVP, um. Is it, is it not on the benefits guide? No. It just says... It says once the deductible is met, um, yeah. I might have missed it. I'm looking. That's all right. Okay, so it's at the top. It says, "In-network it is \$6,500." Mm. At the top of that page, the second page? Oh, no. The VIP, the VIP page, page six. It says, "For the deductible of \$6,500 slash 14... 1400. 700. \$14,700." For the MVP plan? Yes, ma'am. On page six it says, so for... Per pa- Where it says, "Deductible per participant slash family." So for family it would be \$14,700. For each individual, I'm assuming you and your spouse, it would be \$6,500. Oh, I'm sorry. I'm seeing, I'm seeing something different. \$65,000. \$65,000, I apologize. Um... Okay. Um, I guess then the only thing now is to wait to hear back about the MVP folks? Yes, ma'am, if that's... If you're satisfied with the dental, group accident, free Rx, and the vision. Um, yes. Um, I think... Did you... I'm sorry, did you say accident? Yes, ma'am. The group accident. Okay. So right now you have the dental, the group accident, the free Rx, and the vision for you and a spouse, which all totals out to \$25.37 a week. Okay. Um, I'm just bringing up my calculator quick. Hmm. Hmm. Hmm. I also will need your spouse's first name, last name, Social Security, and date of birth, whenever you are ready. Oh, sure. To add them. Um... What am I doing? I'm sorry. Just a sec. No, you're fine. The MVP plan is really so much more expensive than even if I maxed out all of the other plans. I haven't sent the email yet, because I typically do it at the end of the call just to make sure they want to go through with it. But do you still want me to send the emails for the MVP? Um, I think I need a sec, just because I- I'm seeing that it says that the Elite and VIP plans can be selected with or without the, um, MEC, so I'm wondering- Yes, ma'am, you can- ... if there's basically- You can combine both of those plans, 'cause they both cover two separate things. Like the MEC standalone covers the preventative stuff that's not included in the VIP or the Elite, and the Elite and the VIP cover

stuff that's not included in the MEC standalone. Okay. I- And you're allowed to have both of them. So I think the things that I am prioritizing, um... Would you be able to tell me what qualifies as wellness? So some... The only information that I have is like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any... Pretty much any preventative service. I'm not... I couldn't... goes into those things on what's covered, because that would be the carrier's discretion. I can give you the carrier's phone number, and you can ask them directly, if you would... If you have, like, specific questions about what would be covered. Um, sure. Can you also... Who would the provider be? For which plan? The MEC plan or the Elite and VIP plan? Um, the MEC plan. It would be 90 Degree Benefits. And I can give you their phone number whenever you're ready. Uh, yeah, that sounds great. All right, so it's 1-800- Mm-hmm. ... 833-... 4296. And you'll wanna hit option one to speak with a representative. Okay. Um... So did you want me to hold off on getting you enrolled before you got... so you can get some more information? Um, I think I just have one more question and it's really just concerning the VIP plans. Mm-hmm. Um, I just... I wanted to make sure that I exhausted looking at that because it might make more sense to just do the MEC and then one of the VIP plans together. Yes, ma'am. Um, so for the VIP plan, there's two coverage tiers for prescription benefits. There's general prescription... or generic prescriptions, um, brand... So... So what it's saying with the \$10, the \$20, or the \$30, that's... that's saying that's what you're going to be paying depending on what medication you have to get. Okay. But then for the MVP plan, it looks like medication is not covered. Or... oh... uh... hmm... I don't see anything about... But you can- I guess that's a question for them. So you also... with the medication, you also got enrolled into the FreeRx. FreeRx is a virtual pharmacy that gives you access to over 800 generic acute and chronic medications, and it also gives you access to virtual urgent care appointments. And that would be through MVP? That would be the FreeRx that you signed up for. Well, I'm already signed up for FreeRx. That's the one... that's one of the plans you selected as an alternative. Oh, the addition. Oh my gosh! Yeah. I'm so sorry. Yeah. Yeah. Um, okay. Yes, ma'am. So if... and if you... if there's certain prescriptions you're trying to look for, you can actually go to the FreeRx website and you can search up the prescriptions you need to see if they're covered before getting them enrolled. Okay. Um... But the... the VIP also... the VIP and the Elite also includes prescription discounts as well. So with FreeRx you... you would get them for free basically, and with the VIP some of those you might have to have that co-pay be paid for. So but what if I have both plans? You're allowed to have both plans. So it just depends on which one you want to use. You can either go through FreeRx... So the thing with FreeRx... so with acute medications, those are the only ones you can pick up at the pharmacy. The chronic medications, you have to get those sent to your home. So it's just based off your preference of how you want to get your prescriptions. Okay. Um, okay. So what is the primary difference between the VIP Classic and the Elite Pro? Because they're... they're listed here together. So if you look at... like I was saying earlier, it says... where it says additional insurance products like group accident indemnity, when you look into that category, it's mainly about hospital visits. So when you look at the VIP Classic, it says emergency room, it says \$50 a day for a max of four days. Where with the Elite Pro, you get \$350 a day for a max of one day. So it's just kind of your preference of what your health is... expect to see is. Kind of go based off your... your own... I wouldn't be able to make any recommendations. You'd have to look at that and determine based off your own health which one would work better for you, if that makes sense. Okay.

Okay. Um, so... So you see this physical, speech, or occupational therapy facility, with the VIP Classic you get \$30 a day for a max of four days, or you get \$150 a day for a max of one day. It's just minor differences like that when you look at the... the plan benefit summary. So like I see with the VIP Classic it says advanced study/follow-up tests is \$25 a day for a max of one day. With the Elite Pro, it's not included. Okay. It says a- It seems... it seems that the... yeah, you're right, the... this... that really is the main difference. Um, I think that I'm going... I would like to enroll in, um, the MEC and the VIP Classic with the additional benefits. Okay, so do you... you don't want to do the MVP anymore? Uh, no. Okay. So give me one moment. Cancel that previous enrollment. So FreeRx you and a spouse, dental you and a spouse, vision you and a spouse, group accident you and a spouse. And then you said you want to do the MEC? And then which one was- Yeah, MEC, uh, oh, with the VIP Classic. All right. So with those... so those are the four. With those... with all those plans selected, including the additional benefits, your total will be \$90.04, and that'll be deducted weekly for you and your spouse. Okay. All right. That sounds good. Do you authorize your employer to make these deductions? Yes. Thank you. All right, so whenever you're ready, I just need your dependents. So I would need... one, I would need a beneficiary for your group accident, and then I'm gonna need your spouse's information, first name, last name, Social Security, and date of birth. Um, okay. I guess I'll give you my spouse's information first just because he would be the beneficiary. Okay. Um, so his name is Kyle Clark, K-Y-L-E. Mm-hmm. Clark is C-L-A-R-K. Um, his birthday is 08-16-1988. Social Security number is 229617880. Just to confirm, you said 229617880? Yes. That's correct. And the date of birth is 08-16-1988? Yep, that's right. Yeah. And then we're gonna add him in. All right. Got all that... I got all that information in the system. Great. All right. So the enrollment process will take one to two weeks. Once you see that first deduction from your paycheck and we see it in our system, that following Monday is when your coverage will become active, and your ID card should be sent one to two weeks from that activation date. Is it at all possible that it would process before two weeks, or before one to two weeks? Sometimes it actually takes longer. It solely depends on your staffing company and how long they take to process it through. Okay, gotcha. All right. Um- But typically... Typically, it's always one to two weeks. Okay. And then, like I said, sometimes it does take longer. This solely depends on the staffing company and how long it takes them to process it. Okay. All right. That's good to know. Um, so... So yes, I mean, it's not like it's gonna be processed this week, so the earliest that I'd be able to see it processed would probably be from next week's paycheck. At the earliest. Yes, ma'am, but I would- I wouldn't... I don't want to give you a date because I couldn't tell you... Oh, no. I, I understand. I'm just kind of... I'm, I'm thinking out loud. I'm sorry. Yeah. I understand. I am fine. Um, I think that's everything then. Um, just to confirm that, uh, the weekly deduction will be \$90.04. Yes, ma'am. I'm doing the MEC plan under 90 Degree Benefits coupled with the VIP Classic and the additional benefits are dental visit, vision, accident, and FreeRx. Yes, ma'am. I can go ahead and give you your carriers and your phone numbers if you like if you have any questions or- That would be great. ... want to ask them. Yeah, that would be great. Whenever... Whenever you're ready. I'm ready. All right. So your MEC plus standalone plan is the only plan covered by 90 Degree Benefits. And I gave you their phone number- Mm-hmm. ... earlier, correct? Yes. All right. So then your group accident, your dental, your VIP Classic will be covered by American Public Life. I can give you their phone number whenever you're ready. Okay. So just a sec. Let me see. Mm-hmm. So you said... What was it that's covered

by... By... So it's the VIP Classic, the accident and the dental? Yes, ma'am. The dent, dental. Covered by who? American Public Life. American Public Life. Okay. All right. So that phone number is 1-800- Mm-hmm. ... 256- 256. Okay. ... 8606. 6606. Okay. And you want to hit option four to speak with a representative there. Okay. Thank you. All right. And then your vision is going to be covered by MetLife. Okay. Their phone number is 1-800- Mm-hmm. ... 615- Mm-hmm. ... 1883. 183. Okay. Right. And then FreeRx is covered by FreeRx. They're their own company. And you can actually go to the FreeRx website and... If you want more information about them and how to contact them. Okay, sounds good. All right. So I do want to let you know, with your VIP Classic, if you want a physical card, once your coverage becomes active, you want to give us a call so we can get... Put in a request for them to be sent physically. Otherwise they're only going to be sent via email. Okay. I understand. And also, with your FreeRx card, once your coverage becomes active, you will have to go to the FreeRx website and claim your account. And then your FreeRx ID card will show up once you claim your account on the website. So when you go use the FreeRx you have to provide them with that card. You don't want to provide them with the VIP Classic card or the MEC standalone card, depending on what the prescription is. Because you do... Like I was saying earlier, the VIP Classic does cover prescriptions as well, but FreeRx most likely gives you, like, a more variety and it'll be free. Mm-hmm. Okay. All right. Good to know. Okay. So when the... When it's all active, then I have to claim the account and then they'll- With FreeRx. ... send me a card and... With FreeR- Yeah, yeah. So, uh, so I'll claim the account with FreeRx and then they'll send me a card and then when I want to basically use the benefits of that card, I, I use the card. Yeah. So you... They won't even send you a card. As soon as you claim your account, it pops up on the screen on the FreeRx website. Oh, perfect. Okay. So the one you will want to send... The one that you will want to call and make a request for is your VIP Classic because they only send that one via email. Okay. All right, good to know. All right. Um, can you, uh... Is there any other information that would be helpful for me to have? Um, like if the, if... Okay. So if, if NEC is through 90 Degree Benefit- Mm-hmm. ... um, I can just go to their website and it should basically have information that I need and then anything that isn't there I can just call them? Yes, ma'am. So you want to get- Okay. You can also go to... So if you need to find doctors in your area that takes the insurance, you want to go to multiplan.com. All right. Multiplan. And that's M as in Mike, U as in umbrella, L as in lima, T as in tango, I as in igloo, PLAN. Um... dot-com. So when I go to Multiplan... Oh, it, it redirects me to Clarativ. It looks like say- That's right. ... what I need. It's still the right website. Yeah. Okay. Um. So when you go there, you wanna see, you should see Find a Provider in the corner. Okay. That's where, that's where you want to click on and then you're gonna, it's gonna ask you what plan you have and you're gonna, you're gonna click the Hospital Indemnity. This should be at the top, right of Multiplan. It says Multiplan Network, 'cause Multiplan is the name of the network for your medical. You're gonna hit the Limited Benefits Plan tab. Okay. And then it will ask you to type in, like your address or your county, ZIP code, stuff like that to find the closest one in your area to take the insurance. Okay. All right. Good to know. Thank you. All right. And then with the dental, you want to go to ampublic.com, if you need to find a dentist in your area. Um. A- AM Public. Yes, ma'am. Let me just pull that up. When you go to that page, you wanna scroll all the way down to the bottom and it'll ask you to find a provider. It says Carrington Dental Provider Search. Carrington is the network for the dental. Um, I'm not seeing that. So you'll want to go all the way down- Oh, I see it. ... to the bottom. Oh, yeah.

I see it. It's kind of that- Yeah, I see it. ... right before the bottom. Mm-hmm. Yeah, I think I, yeah, I think I went too far down. Um, okay. So this is great. Thank you. No problem. Was there anything else that you need help with today, Ms. Perez? Uh, no, that was everything. Thank you so much. No problem. If there's nothing else, thanks for calling Benefits in a Card. Hope you have a great rest of your week. Thank you. You too. Thank you. Bye.

Conversation Format

Speaker speaker_0: Thanks for calling Benefits in a Card. This is Malcolm. How can I help you?

Speaker speaker_1: Hey, um, I'm calling 'cause I'd like a little more information about the MVP plan and how to sign up for it.

Speaker speaker_0: What staffing company do you work for?

Speaker speaker_1: Uh, it's McMillan through North Staffing.

Speaker speaker_0: What's the last four of your social?

Speaker speaker_1: 5009.

Speaker speaker_0: First name?

Speaker speaker_1: Avia, A-V-I-A.

Speaker speaker_0: Last name?

Speaker speaker_1: Perez, P-E-R-E-Z.

Speaker speaker_0: For these purposes, can you verify your address and date of birth for me?

Speaker speaker_1: Uh, sure. The address is 165 Deaver Ridge, Marshall, North Carolina 28753. Uh, and my birthday is 02/01/1991.

Speaker speaker_0: Thank you. There's no phone number on file. Would you like to add a phone number?

Speaker speaker_1: Uh, sure. 646-464-4229.

Speaker speaker_0: Okay. 646-464-4229?

Speaker speaker_1: That's correct.

Speaker speaker_0: And your email is avia.perez.edit@gmail.com?

Speaker speaker_1: Yes.

Speaker speaker_0: Do you... So do you have the Benefits Guide by any chance?

Speaker speaker_1: Yes, I do. Um, I have it off-

Speaker speaker_0: What's that like for, Avia, like a personal...

Speaker speaker_1: Uh, I have, um... I have the enrollment form.

Speaker speaker_0: So it should be, like, a 24-page document. Do you have that one?

Speaker speaker_1: Uh, yes.

Speaker speaker_0: Okay. So I do only have the information that's on the, the Benefits Guide, because we're not the carrier for it. So I do only have limited information. Uh, how can I help you?

Speaker speaker_1: Okay. So then I would like to enroll if, if, if everything that I've, there is to know is on this document, then I would like to enroll. And it says that I should call this number to enroll.

Speaker speaker_0: Okay. So what we have to do, we have to see if you're eligible to get enrolled. We have to send an email to the back office, 'cause you do have to be eligible to get enrolled in MVP plan.

Speaker speaker_1: Okay.

Speaker speaker_0: Typically it takes 24, 48 hours for the review and once we get back-

Speaker speaker_1: Okay.

Speaker speaker_0: ... I will, I will give you a call and let you know if you're eligible to get enrolled.

Speaker speaker_1: Okay. So should I submit the form in the meantime? Because it says everything else is, um, selectable except for the MVP plan, which says to call to enroll.

Speaker speaker_0: Yes, ma'am, it's, it's, that's because you have to get approved for it. That's why it's not selectable.

Speaker speaker_1: Oh, okay, cool. Okay, so I should still, I should just submit the enrollment form in the meantime?

Speaker speaker_0: Um, you don't have to submit the enrollment form if you don't want to. I'm seeing them. I'm right here in your account. Do you wanna decline the coverage and then just wanna try to get MVP? Or-

Speaker speaker_1: Uh, yeah. Yeah, that would be great.

Speaker speaker_0: Okay. Um, so no, they don't, they actually don't auto-enroll, so you don't even have to decline. So if you don't do anything, you are in their system.

Speaker speaker_1: Uh, no. This is just-

Speaker speaker_0: So-

Speaker speaker_1: ... part of the enroll, the, the onboarding process.

Speaker speaker_0: So they already have you in the system because I was able to pull you up. So that enrollment form is just if you wanted to get enrolled into the health insurance. But if you're not gonna, if you're gonna go for the MVP, I have to email the back office for them to see if you're eligible for that.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: So, so what does that mean in terms of other coverage?

Speaker speaker_0: So if you s- if you wanted to get enrolled into those other benefits, like the dental-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... all the stuff, you would submit that form. But if you didn't want-

Speaker speaker_1: Okay. All right.

Speaker speaker_0: ... MVP, then that's something you can't put in that form. Then you wouldn't-

Speaker speaker_1: Okay, um-

Speaker speaker_0: ... need to select anything unless you want to get enrolled into those.

Speaker speaker_1: Okay, because the MVP doesn't cover things like dental, right?

Speaker speaker_0: Um, let's see. Yeah, I'm not seeing... I'm not seeing anything about dental in there or vision.

Speaker speaker_1: Okay, so, um-

Speaker speaker_0: I don't...

Speaker speaker_1: Yeah. Or term life or accident or, yeah, or any of that stuff. Okay. Um, so I do have a few questions then. Um, like looking at the MVP outline, it's saying, um... Where is it? Um, there's a \$30 copay for specialist visits that are in network. Um, and, like, mental health, like a therapist would be a specialist visit. But on the first page, there's a separate selectable option for behavioral health. What would be the difference between those two benefits? Like, would I still be able to get the same benefits if I, if I just do MVP and I don't click behavioral health, or should I, or do I have to select both?

Speaker speaker_0: Mm.

Speaker speaker_1: Or is this something that can be adjusted in the future if I find that I need it, but I just need to get on the plan to begin with?

Speaker speaker_0: So you only have 30 days from the date you receive your first paycheck to get enrolled in any coverage. After those 30 days, you either have to wait until the company open enrollment period or you have to have a qualifying life event, such as marriage or divorce.

Speaker speaker_1: Okay. Well, that's-

Speaker speaker_0: I think. Go ahead.

Speaker speaker_1: Oh, I was just gonna say, that's perfect 'cause I just, I've only gotten two paychecks and it was, the first one was the week, the week before last. So I'm, I'm-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... good on-

Speaker speaker_0: So this is good.

Speaker speaker_1: ... time there. It looks-

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Yeah, I'm sorry. Go ahead.

Speaker speaker_0: Go ahead. I'm sorry, I didn't mean to keep cutting you off.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: You can go ahead.

Speaker speaker_1: Oh, no. I'm, I'm, I have a hard time knowing when it's, like, when I can talk in general. Um, it's just I got paid three weeks after my start date.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: So if it's going by my first paycheck, then my first paycheck was just two weeks ago. Um, so I should be fine in terms of..... enrollment, like, time. Um, but you're saying that, like... So the only way to... Like, let's say I find that I need to add behavioral health-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: I wouldn't be able to do that unless I had a life event or until open enrollment.

Speaker speaker_0: Yeah. Yes, that's after 30 days though. So in our system, your hire date is 4/21, which was yesterday. So in our system you have until 5/21, that'd be 30 days from the 21st to make any changes or get enrolled in anything.

Speaker speaker_1: Oh, okay. I see. So let's... Okay, so then if I enroll today and then I see if I'm eligible for the MVP plan, then presumably I have until mid next month if I wanted to add behavioral health in case I feel like I need it.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Okay. All right. Okay, that makes sense. Thank you.

Speaker speaker_0: No problem. So right now I'm gonna send a email about MVP. That's the only thing you want to try to get enrolled into right now, correct?

Speaker speaker_1: No, I would like to enroll in the, um, the additional benefits as well.

Speaker speaker_0: Okay. So what other, what additional plans would you want to get enrolled into?

Speaker speaker_1: Um, I wanna get enrolled in the dental, uh, vision, accident, uh, free Rx, and virtual primary care. Actually, no, not virtual primary care. Um-

Speaker speaker_0: See, you-

Speaker speaker_1: But dental-

Speaker speaker_0: Right.

Speaker speaker_1: ... vision... I'm sorry. Yeah.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: So just reiterating, dental, um, vision, accidents, and free Rx, and then I'll, I'll determine behavioral health later.

Speaker speaker_0: Okay. So with those four plans selected, your total will be \$15.67. Do you authorize your employer to make these deductions?

Speaker speaker_1: Well, so I need the plan for employee and spouse, not just employee.

Speaker speaker_0: Okay. So let me check one thing. So are y'all actually married?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Just had to make sure because some... They don't, they don't allow domestic partnership enrollment.

Speaker speaker_1: That's fair.

Speaker speaker_0: All right. So-

Speaker speaker_1: I understand why you asked.

Speaker speaker_0: Say that again.

Speaker speaker_1: I understand why you asked.

Speaker speaker_0: Okay. So with the spouse added, it's gonna be \$25.37 that we deducted weekly.

Speaker speaker_1: Okay.

Speaker speaker_0: Do you authorize your employer to make these deductions?

Speaker speaker_1: Yes. Can you repeat the number?

Speaker speaker_0: How much that'd be weekly?

Speaker speaker_1: Yeah.

Speaker speaker_0: So that would be \$25.37.

Speaker speaker_1: Weekly, okay. And that is, um, that is not including whatever the MVP plan would be, correct?

Speaker speaker_0: Yes, ma'am. So the monthly premium-

Speaker speaker_1: So-

Speaker speaker_0: ... for you and a spouse will be \$1,000.82 cents and 35. Wait.

Speaker speaker_1: Which one?

Speaker speaker_0: \$1,082.35 a month because it's a monthly.

Speaker speaker_1: All right. And that'll be deducted weekly for a total of that for the month?

Speaker speaker_0: Uh, so I'm not... We don't really have a lot of information about the MVP because we're not the carrier. We're just a plan administrator. So I'm not sure how... That's why I have to get email to the back office because they typically take care of that portion with the MVP. So I'm not sure how it's deducted.

Speaker speaker_1: Okay. Um, well then, can you tell me about the Elite and VIP plans?

Speaker speaker_0: Elite and VIP plan. Give me one moment. All right, so those plans cover doctors, hospitals, and prescriptions. The only difference between the two is when it comes to your medical benefit in the hospital. So with the VIP Classic, it says outpatient surgery in a physician office is \$250 a day for a max of two days with the VIP Classic. But with the Elite Pro, it's \$125 a day for a max of one day. If you go to page two of that, of that document, you can see what I'm looking at.

Speaker speaker_1: Okay.

Speaker speaker_0: And you see the differences between the two plans. But both of those plans are hospital and in-need plans. They're the medical plans. They would be the one that replaces your MVP plan.

Speaker speaker_1: Okay. So the-

Speaker speaker_0: The, the-

Speaker speaker_1: ... VIP Classic and the Elite Pro would only be with the minimum essential coverage. Is that right?

Speaker speaker_0: No. So the minimum essential coverage is the MEC standalone plan. That's a different plan. The MEC standalone plan, that covers like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative services, which is not included in the VIP Classic or the Elite Pro plan.

Speaker speaker_1: Oh, I see. Okay. Um, let me do some quick math. Um, I just wanted to confirm then, just because, with the MVP, it's a \$15 copay for primary care and \$30 copay for specialists. Um, then I'm not really finding what it would be for the minimum essential

coverage. Oh, uh, covers 100% of your wellness and preventative services. But would... Do you know if mental health specialists would count under preventative or wellness?

Speaker speaker_0: I would not, unfortunately. That would be a question you'd have to ask the carrier directly.

Speaker speaker_1: Okay. Um...Oh. Ugh, yeah. And you wouldn't know how much the deductible is for the MVP, um.

Speaker speaker_0: Is it, is it not on the benefits guide?

Speaker speaker_1: No. It just says... It says once the deductible is met, um, yeah. I might have missed it. I'm looking.

Speaker speaker_0: That's all right. Okay, so it's at the top. It says, "In-network it is \$6,500."

Speaker speaker_1: Mm. At the top of that page, the second page?

Speaker speaker_0: Oh, no. The VIP, the VIP page, page six. It says, "For the deductible of \$6,500 slash 14... 1400. 700. \$14,700."

Speaker speaker_1: For the MVP plan?

Speaker speaker_0: Yes, ma'am. On page six it says, so for... Per pa- Where it says, "Deductible per participant slash family." So for family it would be \$14,700. For each individual, I'm assuming you and your spouse, it would be \$6,500.

Speaker speaker_1: Oh, I'm sorry. I'm seeing, I'm seeing something different.

Speaker speaker_0: \$65,000. \$65,000, I apologize.

Speaker speaker_1: Um... Okay. Um, I guess then the only thing now is to wait to hear back about the MVP folks?

Speaker speaker_0: Yes, ma'am, if that's... If you're satisfied with the dental, group accident, free Rx, and the vision.

Speaker speaker_1: Um, yes. Um, I think... Did you... I'm sorry, did you say accident?

Speaker speaker_0: Yes, ma'am. The group accident.

Speaker speaker_1: Okay.

Speaker speaker_0: So right now you have the dental, the group accident, the free Rx, and the vision for you and a spouse, which all totals out to \$25.37 a week.

Speaker speaker_1: Okay. Um, I'm just bringing up my calculator quick. Hmm. Hmm. Hmm.

Speaker speaker_0: I also will need your spouse's first name, last name, Social Security, and date of birth, whenever you are ready.

Speaker speaker_1: Oh, sure.

Speaker speaker_0: To add them.

Speaker speaker_1: Um... What am I doing? I'm sorry. Just a sec.

Speaker speaker_0: No, you're fine.

Speaker speaker_1: The MVP plan is really so much more expensive than even if I maxed out all of the other plans.

Speaker speaker_0: I haven't sent the email yet, because I typically do it at the end of the call just to make sure they want to go through with it. But do you still want me to send the emails for the MVP?

Speaker speaker_1: Um, I think I need a sec, just because I- I'm seeing that it says that the Elite and VIP plans can be selected with or without the, um, MEC, so I'm wondering-

Speaker speaker_0: Yes, ma'am, you can-

Speaker speaker_1: ... if there's basically-

Speaker speaker_0: You can combine both of those plans, 'cause they both cover two separate things. Like the MEC standalone covers the preventative stuff that's not included in the VIP or the Elite, and the Elite and the VIP cover stuff that's not included in the MEC standalone.

Speaker speaker_1: Okay. I-

Speaker speaker_0: And you're allowed to have both of them.

Speaker speaker_1: So I think the things that I am prioritizing, um... Would you be able to tell me what qualifies as wellness?

Speaker speaker_0: So some... The only information that I have is like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any... Pretty much any preventative service. I'm not... I couldn't... goes into those things on what's covered, because that would be the carrier's discretion. I can give you the carrier's phone number, and you can ask them directly, if you would... If you have, like, specific questions about what would be covered.

Speaker speaker_1: Um, sure. Can you also... Who would the provider be?

Speaker speaker_0: For which plan? The MEC plan or the Elite and VIP plan?

Speaker speaker_1: Um, the MEC plan.

Speaker speaker_0: It would be 90 Degree Benefits. And I can give you their phone number whenever you're ready.

Speaker speaker_1: Uh, yeah, that sounds great.

Speaker speaker_0: All right, so it's 1-800-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... 833-... 4296. And you'll wanna hit option one to speak with a representative.

Speaker speaker_1: Okay. Um...

Speaker speaker_0: So did you want me to hold off on getting you enrolled before you got... so you can get some more information?

Speaker speaker_1: Um, I think I just have one more question and it's really just concerning the VIP plans.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Um, I just... I wanted to make sure that I exhausted looking at that because it might make more sense to just do the MEC and then one of the VIP plans together.

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Um, so for the VIP plan, there's two coverage tiers for prescription benefits. There's general prescription... or generic prescriptions, um, brand...

Speaker speaker_0: So... So what it's saying with the \$10, the \$20, or the \$30, that's... that's saying that's what you're going to be paying depending on what medication you have to get.

Speaker speaker_1: Okay. But then for the MVP plan, it looks like medication is not covered. Or... oh... uh... hmm... I don't see anything about...

Speaker speaker_0: But you can-

Speaker speaker_1: I guess that's a question for them.

Speaker speaker_0: So you also... with the medication, you also got enrolled into the FreeRx. FreeRx is a virtual pharmacy that gives you access to over 800 generic acute and chronic medications, and it also gives you access to virtual urgent care appointments.

Speaker speaker_1: And that would be through MVP?

Speaker speaker_0: That would be the FreeRx that you signed up for.

Speaker speaker_1: Well, I'm already signed up for FreeRx.

Speaker speaker_0: That's the one... that's one of the plans you selected as an alternative.

Speaker speaker_1: Oh, the addition. Oh my gosh!

Speaker speaker_0: Yeah.

Speaker speaker_1: I'm so sorry. Yeah. Yeah. Um, okay.

Speaker speaker_0: Yes, ma'am. So if... and if you... if there's certain prescriptions you're trying to look for, you can actually go to the FreeRx website and you can search up the prescriptions you need to see if they're covered before getting them enrolled.

Speaker speaker_1: Okay. Um...

Speaker speaker_0: But the... the VIP also... the VIP and the Elite also includes prescription discounts as well. So with FreeRx you... you would get them for free basically, and with the VIP some of those you might have to have that co-pay be paid for.

Speaker speaker_1: So but what if I have both plans?

Speaker speaker_0: You're allowed to have both plans. So it just depends on which one you want to use. You can either go through FreeRx... So the thing with FreeRx... so with acute medications, those are the only ones you can pick up at the pharmacy. The chronic medications, you have to get those sent to your home. So it's just based off your preference of how you want to get your prescriptions.

Speaker speaker_1: Okay. Um, okay. So what is the primary difference between the VIP Classic and the Elite Pro? Because they're... they're listed here together.

Speaker speaker_0: So if you look at... like I was saying earlier, it says... where it says additional insurance products like group accident indemnity, when you look into that category, it's mainly about hospital visits. So when you look at the VIP Classic, it says emergency room, it says \$50 a day for a max of four days. Where with the Elite Pro, you get \$350 a day for a max of one day. So it's just kind of your preference of what your health is... expect to see is. Kind of go based off your... your own... I wouldn't be able to make any recommendations. You'd have to look at that and determine based off your own health which one would work better for you, if that makes sense.

Speaker speaker_1: Okay. Okay. Um, so...

Speaker speaker_0: So you see this physical, speech, or occupational therapy facility, with the VIP Classic you get \$30 a day for a max of four days, or you get \$150 a day for a max of one day. It's just minor differences like that when you look at the... the plan benefit summary. So like I see with the VIP Classic it says advanced study/follow-up tests is \$25 a day for a max of one day. With the Elite Pro, it's not included.

Speaker speaker_1: Okay.

Speaker speaker_0: It says a-

Speaker speaker_1: It seems... it seems that the... yeah, you're right, the... this... that really is the main difference. Um, I think that I'm going... I would like to enroll in, um, the MEC and the VIP Classic with the additional benefits.

Speaker speaker_0: Okay, so do you... you don't want to do the MVP anymore?

Speaker speaker_1: Uh, no.

Speaker speaker_0: Okay. So give me one moment. Cancel that previous enrollment. So FreeRx you and a spouse, dental you and a spouse, vision you and a spouse, group accident you and a spouse. And then you said you want to do the MEC? And then which one was-

Speaker speaker_1: Yeah, MEC, uh, oh, with the VIP Classic.

Speaker speaker_0: All right. So with those... so those are the four. With those... with all those plans selected, including the additional benefits, your total will be \$90.04, and that'll be deducted weekly for you and your spouse.

Speaker speaker_1: Okay. All right. That sounds good.

Speaker speaker_0: Do you authorize your employer to make these deductions?

Speaker speaker_1: Yes.

Speaker speaker_0: Thank you. All right, so whenever you're ready, I just need your dependents. So I would need... one, I would need a beneficiary for your group accident, and then I'm gonna need your spouse's information, first name, last name, Social Security, and date of birth.

Speaker speaker_1: Um, okay. I guess I'll give you my spouse's information first just because he would be the beneficiary.

Speaker speaker_0: Okay.

Speaker speaker_1: Um, so his name is Kyle Clark, K-Y-L-E.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Clark is C-L-A-R-K. Um, his birthday is 08-16-1988. Social Security number is 229617880.

Speaker speaker_0: Just to confirm, you said 229617880?

Speaker speaker_1: Yes. That's correct.

Speaker speaker_0: And the date of birth is 08-16-1988?

Speaker speaker_1: Yep, that's right.

Speaker speaker_0: Yeah. And then we're gonna add him in. All right. Got all that... I got all that information in the system.

Speaker speaker_1: Great.

Speaker speaker_0: All right. So the enrollment process will take one to two weeks. Once you see that first deduction from your paycheck and we see it in our system, that following Monday is when your coverage will become active, and your ID card should be sent one to two weeks from that activation date.

Speaker speaker_1: Is it at all possible that it would process before two weeks, or before one to two weeks?

Speaker speaker_0: Sometimes it actually takes longer. It solely depends on your staffing company and how long they take to process it through.

Speaker speaker_1: Okay, gotcha. All right. Um-

Speaker speaker_0: But typically... Typically, it's always one to two weeks.

Speaker speaker_1: Okay.

Speaker speaker_0: And then, like I said, sometimes it does take longer. This solely depends on the staffing company and how long it takes them to process it.

Speaker speaker_1: Okay. All right. That's good to know. Um, so... So yes, I mean, it's not like it's gonna be processed this week, so the earliest that I'd be able to see it processed would probably be from next week's paycheck. At the earliest.

Speaker speaker_0: Yes, ma'am, but I would- I wouldn't... I don't want to give you a date because I couldn't tell you...

Speaker speaker_1: Oh, no. I, I understand. I'm just kind of... I'm, I'm thinking out loud. I'm sorry. Yeah. I understand.

Speaker speaker_0: I am fine.

Speaker speaker_1: Um, I think that's everything then. Um, just to confirm that, uh, the weekly deduction will be \$90.04.

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: I'm doing the MEC plan under 90 Degree Benefits coupled with the VIP Classic and the additional benefits are dental visit, vision, accident, and FreeRx.

Speaker speaker_0: Yes, ma'am. I can go ahead and give you your carriers and your phone numbers if you like if you have any questions or-

Speaker speaker_1: That would be great.

Speaker speaker_0: ... want to ask them.

Speaker speaker_1: Yeah, that would be great.

Speaker speaker_0: Whenever... Whenever you're ready.

Speaker speaker_1: I'm ready.

Speaker speaker_0: All right. So your MEC plus standalone plan is the only plan covered by 90 Degree Benefits. And I gave you their phone number-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... earlier, correct?

Speaker speaker_1: Yes.

Speaker speaker_0: All right. So then your group accident, your dental, your VIP Classic will be covered by American Public Life. I can give you their phone number whenever you're ready.

Speaker speaker_1: Okay. So just a sec. Let me see.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: So you said... What was it that's covered by... By... So it's the VIP Classic, the accident and the dental?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: The dent, dental. Covered by who?

Speaker speaker_0: American Public Life.

Speaker speaker_1: American Public Life. Okay.

Speaker speaker_0: All right. So that phone number is 1-800-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... 256-

Speaker speaker_1: 256. Okay.

Speaker speaker_0: ... 8606.

Speaker speaker_1: 6606. Okay.

Speaker speaker_0: And you want to hit option four to speak with a representative there.

Speaker speaker_1: Okay. Thank you.

Speaker speaker_0: All right. And then your vision is going to be covered by MetLife.

Speaker speaker_1: Okay.

Speaker speaker_0: Their phone number is 1-800-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... 615-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... 1883.

Speaker speaker_1: 183. Okay.

Speaker speaker_0: Right. And then FreeRx is covered by FreeRx. They're their own company. And you can actually go to the FreeRx website and... If you want more information about them and how to contact them.

Speaker speaker_1: Okay, sounds good.

Speaker speaker_0: All right. So I do want to let you know, with your VIP Classic, if you want a physical card, once your coverage becomes active, you want to give us a call so we can get... Put in a request for them to be sent physically. Otherwises they're only going to be sent via email.

Speaker speaker_1: Okay. I understand.

Speaker speaker_0: And also, with your FreeRx card, once your coverage becomes active, you will have to go to the FreeRx website and claim your account. And then your FreeRx ID card will show up once you claim your account on the website. So when you go use the FreeRx you have to provide them with that card. You don't want to provide them with the VIP Classic card or the MEC standalone card, depending on what the prescription is. Because you do... Like I was saying earlier, the VIP Classic does cover prescriptions as well, but FreeRx most likely gives you, like, a more variety and it'll be free.

Speaker speaker_1: Mm-hmm. Okay. All right. Good to know. Okay. So when the... When it's all active, then I have to claim the account and then they'll-

Speaker speaker_0: With FreeRx.

Speaker speaker_1: ... send me a card and... With FreeR- Yeah, yeah. So, uh, so I'll claim the account with FreeRx and then they'll send me a card and then when I want to basically use the benefits of that card, I, I use the card.

Speaker speaker_0: Yeah. So you... They won't even send you a card. As soon as you claim your account, it pops up on the screen on the FreeRx website.

Speaker speaker_1: Oh, perfect. Okay.

Speaker speaker_0: So the one you will want to send... The one that you will want to call and make a request for is your VIP Classic because they only send that one via email.

Speaker speaker_1: Okay. All right, good to know.

Speaker speaker_0: All right.

Speaker speaker_1: Um, can you, uh... Is there any other information that would be helpful for me to have? Um, like if the, if... Okay. So if, if NEC is through 90 Degree Benefit-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... um, I can just go to their website and it should basically have information that I need and then anything that isn't there I can just call them?

Speaker speaker_0: Yes, ma'am. So you want to get-

Speaker speaker_1: Okay.

Speaker speaker_0: You can also go to... So if you need to find doctors in your area that takes the insurance, you want to go to multiplan.com.

Speaker speaker_1: All right. Multiplan.

Speaker speaker_0: And that's M as in Mike, U as in umbrella, L as in lima, T as in tango, I as in igloo, PLAN.

Speaker speaker_1: Um... dot-com. So when I go to Multiplan... Oh, it, it redirects me to Clarativ. It looks like say-

Speaker speaker_0: That's right.

Speaker speaker_1: ... what I need.

Speaker speaker_0: It's still the right website.

Speaker speaker_1: Yeah. Okay. Um.

Speaker speaker_0: So when you go there, you wanna see, you should see Find a Provider in the corner.

Speaker speaker_1: Okay.

Speaker speaker_0: That's where, that's where you want to click on and then you're gonna, it's gonna ask you what plan you have and you're gonna, you're gonna click the Hospital Indemnity. This should be at the top, right of Multiplan. It says Multiplan Network, 'cause Multiplan is the name of the network for your medical. You're gonna hit the Limited Benefits Plan tab.

Speaker speaker_1: Okay.

Speaker speaker_0: And then it will ask you to type in, like your address or your county, ZIP code, stuff like that to find the closest one in your area to take the insurance.

Speaker speaker_1: Okay. All right. Good to know. Thank you.

Speaker speaker_0: All right. And then with the dental, you want to go to ampublic.com, if you need to find a dentist in your area.

Speaker speaker_1: Um. A- AM Public.

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Let me just pull that up.

Speaker speaker_0: When you go to that page, you wanna scroll all the way down to the bottom and it'll ask you to find a provider. It says Carrington Dental Provider Search. Carrington is the network for the dental.

Speaker speaker_1: Um, I'm not seeing that.

Speaker speaker_0: So you'll want to go all the way down-

Speaker speaker_1: Oh, I see it.

Speaker speaker_0: ... to the bottom.

Speaker speaker_1: Oh, yeah. I see it.

Speaker speaker_0: It's kind of that-

Speaker speaker_1: Yeah, I see it.

Speaker speaker_0: ... right before the bottom. Mm-hmm.

Speaker speaker_1: Yeah, I think I, yeah, I think I went too far down. Um, okay. So this is great. Thank you.

Speaker speaker_0: No problem. Was there anything else that you need help with today, Ms. Perez?

Speaker speaker_1: Uh, no, that was everything. Thank you so much.

Speaker speaker_0: No problem. If there's nothing else, thanks for calling Benefits in a Cart. Hope you have a great rest of your week.

Speaker speaker_1: Thank you. You too.

Speaker speaker_0: Thank you.

Speaker speaker_1: Bye.