

## Transcript: Pearl

**Rojas-6749543342063616-5444002133098496**

### Full Transcript

Good afternoon. Thank you for calling Benefits in a Card. My name is Pearl speaking with. Hi, Pearl. How are you? I'm great. And yourself? Uh, I'm looking for some help with, uh, this Benefits in a Card program. I'm trying to understand what it means and what it a- what it actually does. Okay. So Benefits in a Card itself is just a healthcare administrators for staffing agencies. Um, we're put- I know that. I know that. Okay, hold up. I know that. I just joined a f- a company called Oxford, and I've read the information, which is very, very poorly written and confusing. But I do have, I do understand that I'm eligible for this Benefits in a Card thing, whatever it represents. I don't know if it's like discounts on meals at Chuck E. Cheese or it actually does something dev- dental, vision, term life, short-term, if it gets prescription drugs. I have no idea. So I'm trying to figure out, what does this even represent? Can you help me with that, Pearl? Yeah. So that's, that's where I was going. We, um, we are the administrators to various different staffing agencies that offer healthcare benefits, so it's things, just like you said, medical, dental, vision, short-term disability, things like that. Um, the price depends on how many plans you choose, because they are all offered separately, um, and then who you choose to cover, because you are able to cover your whole family, you're able to cover just you and your children, you and just your spouse, or you by yourself. Mm-hmm. Um, and it's all offered through your staffing agency. Oxford has its own set of plans that they offer, 'cause it does vary from agency, from staffing agency. Um, and then we're just the ones that enroll, cancel, make changes and things like that. Mm-hmm. Um, what, what benefits does it have? I mean, is it... Does it have a, uh... I- does it deal with prescription drug prices or does it have a... It says something about TeleRx. I, I... It's impossible. I'm reading this information and it means nothing. Stay healthy with MEC TeleRx. What does it... Do I get discounts on drugs? I mean, is it a, is it prescription drug insurance policy that pays for prescription drugs, or I just part- So with the MEC TeleRx... Well, so with the e- the MEC TeleRx, it is a preventative health plan that has telehealth services inc- um, built in and the FreeRx built in. So if you were to sign up for that plan, you would be able to go, once you become active, you will be able to go to FreeRx.com, register there, and then if your medication's on their list of covered medications, it is covered at 100%. Um, and then the telehealth services is just seeing a doctor virtually instead of going into a office. Um, and then- Well, how do you do that? Y- you call them up and say you feel sick or you got a headache or- Yeah. So it's just like video chat. Mm-hmm. ... you feel like you got, you're gonna throw up or... Yep. Is that how it works? Yeah, but it's just like a normal doctor's appointment. Yeah, but it's just like a normal doctor's appointment, but via video chat. Oh, how clever. Mm-hmm. Hmm. Do you use this s- sort of program? Um, I do not. I, um... It's offered through s- staffing agencies, and I, I don't work for a temp service. So you have Major Medical where you actually see a live doctor, who's worried if Pearl is gonna be healthy or not, and gives you personal information. Well, they

offer... Well, Ox- Oxford also offers, um, medical plans where you can go in to the doctor. Just that specific plan you asked about, it has telehealth services instead of actual in-person, as far as being sick. Where can I see all this information? 'Cause all of this is, like, brand new information. I, you know, this is my second week for... with Oxford, and when I asked them about medical insurance, they had me to speak to their attorney. So I, I didn't want to talk to an attorney. I wanted to talk about what kind of coverage they have for my family, and it's like a riddle, it's like a puzzle, trying to figure this out. Yeah, no, I definitely understand. Um, they do give you a, they do have, uh, physical benefit guides that they can provide you at the staffing agency, or I can send you a virtual copy. Um, and it's... I don't know if you have it. It kinda sounds like you have it. Um, and it's just a, uh- No, I don't have it. I don't have, I don't have 2- Well, you had, 'cause you had mentioned exactly the MEC TeleRx. So I was... I thought you maybe had had it. I can send you a virtual copy of the benefit guide and it'll show you the plans that are offered and how much they cover for each plan, because they, the, um, most of the plans cover up to a certain dollar amount. Is there any med- Is there any major medical coverage whatsoever by it, from, provided by Oxford? No, they're limited benefit plans only. Oh wow. Wow. Yeah, they're limited. They're not major medical. And the people- Mm-hmm. You know, people first at Oxford, huh? What if you get hurt, man? What do you do? If you're working for Oxford as a contractor, you get hurt on the job site really bad, what if they drop something on you, you break an arm or a leg, or you're bleeding? What do you do? You call the TeleRx- Well, they do- ... guy on your phone and say, "Help me, I'm dying"? No. Well, they offer medical coverage. So you would be able to go to the ER or to, um- Well, you just contradicted yourself. I asked you if you had medical coverage and you said no. We don't have... And if you do- They don't offer major medical, which is different from just limited medical plans. So if you lost an arm, they amputate an arm and you're bleeding out, that's not major medical? So m- when you say major medical, those are normally like, um, Med-Cal, uh, Medicaid, things that cover majority or all of the bill. The plans that are offered through Oxford are limited benefit plans, so they cover a portion of your bill, but they don't cover the whole thing as like a major medical would, a major medical company would, plan. Sorry. That's not what I'm talking about at all. When I say major medical, let's say I'm a heart patient and I need a bypass operation that sells for about \$65,000. That's a major medical expense. Like somebody, like, you know, Blue Cross Blue Shield, you know, MetLife, uh, HCA. I, I mean, that's when I'm talking about major medical. Yeah, it's the only major medical coverage. No medical, medical... Are you in California? We are not. Okay. I, I just can't believe this. I, I've never heard of a modern company in the United States with no major medical coverage. And that I'm, I'm sorry. So they, they do offer coverage... They do have coverage. These plans do have coverage for like, um, surgery, surgery in physicians' offices. The thing is that it only covers up to a certain amount. They don't cover- Like what would that am- like a- Let me- ... like \$500 or something? Let me get that for you. Like you need stitches? Let me pull up Oxford's benefits here. I'm not trying to give you a hard time. I mean, it's, it's almost like I'm living in a fantasy land or something. I've never heard anything like this. Yeah, no worries. So- You know how much money they make off of me as a contractor? I, I'm not sure. A lot. Um, so for example, so surgical for the insurer plus enhanced, which is the higher of the two medical plans that are offered, they cover up to \$200... 2,000... I'm sorry. It's up to \$2,000 based on surgical schedule. So that's what they would cover, um, in, in- \$2,000? ... in surgery, actually. Mm-hmm. I mean, that's... Th- that's what... That's about the cost of an ingrown toenail.

Unfortunately. You know, I really didn't call for like a clown conversation, Pearl. I mean, I'm trying to get facts here. I'm sorry if... And did I... I didn't mean to sound like if I was offending you. I just, I just wasn't good at- I mean, it's like... And this is like, it's ridiculous. Right. Two thous- what do you do for \$2,000? I mean, a doctor won't even- I- ... come in your room for \$2,000. I mean, that's the coverage that's offered. It's not something that I can change or give you a different rate at. That's just the information that's offered for this. And let me guess, that \$2,000... That \$2,000 limit coverage probably sells for \$500 or \$600 for a family per month? Well, that plan for a family is \$54 and 30 week. \$54 a week? Mm-hmm. Oh, Lord. What happened to us? Thanks, Bidens. Thanks, Obama. No problem. I guess I just ought to go buy my wife's insurance because I don't know... I don't even know how to approach this. I, I, I don't know what this represents. What, what am I paying for here? Dental, dental like you get your teeth cleaned or... Hello? Yes, I'm here. Vision, you get a eye checkup? Uh, you know my, my blood pressure medicine sells for \$250, uh, you know, uh, for a 30-day supply. That's amazing to me that that- And, and that could be something that's covered at 100% with the FreeRx. You would just have to see, um, look up that specific medication. FreeRx has actually has a wide range of prescriptions. Um, so it could be that that is covered, but you have to actually, uh, look on the website, see if it's a covered medication. Where do I find this... Where do I find this website? I, I have no... I have this, this email that's like so confusing that I got from Oxford that doesn't explain anything. It present- presents nothing. So as far as seeing if that medication's on, um, is, is something that's covered through the FreeRx, you would just go to freerx.com and they have a ser- a drug search tool. Put in the name of your prescription- How do I know to... How do I know to go to freerx.com? Where does it say that? Well, I'm not sure what office- Where, where is any of this information? Well, I'm not sure, um, what Oxford sends you guys. But when you do your onboarding and your application and all that, there's an enrollment form for healthcare benefits and it has our phone number on it, um, and our hours and everything on there that you would be able to call and ask about as far as coverage and normally- Not sort of included. Mm-hmm. And I mean, yeah. To my knowledge, I'm, I'm presenting information that you're asking for. Should I go back to Oxford and say, "I need to talk to an on... I, I need an onboarding representative to go through these benefits?" No, I mean, I'm... The question that you're asking and providing that you're- Oh, so you're saying this is your role? Yeah. That's what we do. We answer- Well, I mean, this is- ... those coverages. Well, let me ask you something, Pearl. If I gave you my email address, could you send me more information like that website, where the FreeRx is, where I can see if my medication's on the list? 'Cause none of that information is included in my Oxford information that was emailed to me, just dumped on me. None of that. Yep. I can definitely send you a copy of the benefit guide and it has all the plans explained. It has, um, websites, phone numbers, everything you would need if you had any further questions that you don't see on the... on the form. Um, I'm sorry, on the benefit guide and it has FreeRx, a whole page of FreeRx on it as well with the website and, um, information on- Okay. ... it as well. Okay. Okay. Bear with me one moment. Do you have my- I'm gonna get that email ready. Give me one moment. Sure. All righty. And- And you only d- you only make... They only make deductions after taxes, not before taxes. Correct. Um, actually let me see. Oxford, yes, correct. And what is your email address? Let me just see I'm in the same... Okay. It's Cabot, C-A-B-O-T, P as in Paul, Thomas. CabotPThomas at gmail. C-A-B-O-T- Okay. And you'll be seeing an email. That's- P as in the mid- middle initial and Thomas last name at gmail. Okay, I'm in my... I'm in

my computer now. I'm trying to see if anything comes through. Okay, give me one moment. You'll be seeing an email from info@benefitsinacard.com. It should go to your inbox. If you don't see it there, try that spam or junk folder. And that is sent, so you should be receiving it shortly. Hmm. Nothing so far here. Okay, let me see. Let me repeat that email back to you. Um, please... Okay, I think I got it actually. Give me one moment. You had a mail delivery failure, didn't you? Correct. Give me one second here. Do you want me to spell my name for you again? Okay, I just had one letter off. Cabotptommons@gmail. There we go. So this... So this is kind of like a... This is mainly... This, this model is, is pretty much self-serve. I'm gonna have to go look at all these benefits and figure it out, and research if my... if my prescription is on this list, and all this other stuff, right? You get what you pay for, right? Well, as far as the prescription... As far as the prescription, you will have to go to a website. But all the other plans do have listed the services that they cover and how much they cover for each service. Okay. All right, well, I'll be... I still haven't gotten it. Let me see. Oh, there it is. Uh, okay. Well, your name's not on here but, but it says plans, benefits in a card. Thanks, uh, Pearl. Uh, I guess I'll have to check all this out. All right. No problem. Thank you so much for calling. Yeah, it's been enormously helpful. Thank you. Bye-bye. You have a great day.

## Conversation Format

Speaker speaker\_0: Good afternoon. Thank you for calling Benefits in a Card. My name is Pearl speaking with.

Speaker speaker\_1: Hi, Pearl. How are you?

Speaker speaker\_0: I'm great. And yourself?

Speaker speaker\_1: Uh, I'm looking for some help with, uh, this Benefits in a Card program. I'm trying to understand what it means and what it a- what it actually does.

Speaker speaker\_0: Okay. So Benefits in a Card itself is just a healthcare administrators for staffing agencies. Um, we're put-

Speaker speaker\_1: I know that. I know that. Okay, hold up. I know that. I just joined a f- a company called Oxford, and I've read the information, which is very, very poorly written and confusing. But I do have, I do understand that I'm eligible for this Benefits in a Card thing, whatever it represents. I don't know if it's like discounts on meals at Chuck E. Cheese or it actually does something dev- dental, vision, term life, short-term, if it gets prescription drugs. I have no idea. So I'm trying to figure out, what does this even represent? Can you help me with that, Pearl?

Speaker speaker\_0: Yeah. So that's, that's where I was going. We, um, we are the administrators to various different staffing agencies that offer healthcare benefits, so it's things, just like you said, medical, dental, vision, short-term disability, things like that. Um, the price depends on how many plans you choose, because they are all offered separately, um, and then who you choose to cover, because you are able to cover your whole family, you're able to cover just you and your children, you and just your spouse, or you by yourself.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Um, and it's all offered through your staffing agency. Oxford has its own set of plans that they offer, 'cause it does vary from agency, from staffing agency. Um, and then we're just the ones that enroll, cancel, make changes and things like that.

Speaker speaker\_1: Mm-hmm. Um, what, what benefits does it have? I mean, is it... Does it have a, uh... I- does it deal with prescription drug prices or does it have a... It says something about TeleRx. I, I... It's impossible. I'm reading this information and it means nothing. Stay healthy with MEC TeleRx. What does it... Do I get discounts on drugs? I mean, is it a, is it prescription drug insurance policy that pays for prescription drugs, or I just part-

Speaker speaker\_0: So with the MEC TeleRx... Well, so with the e- the MEC TeleRx, it is a preventative health plan that has telehealth services inc- um, built in and the FreeRx built in. So if you were to sign up for that plan, you would be able to go, once you become active, you will be able to go to FreeRx.com, register there, and then if your medication's on their list of covered medications, it is covered at 100%. Um, and then the telehealth services is just seeing a doctor virtually instead of going into a office. Um, and then-

Speaker speaker\_1: Well, how do you do that? Y- you call them up and say you feel sick or you got a headache or-

Speaker speaker\_0: Yeah. So it's just like video chat. Mm-hmm.

Speaker speaker\_1: ... you feel like you got, you're gonna throw up or...

Speaker speaker\_0: Yep.

Speaker speaker\_1: Is that how it works?

Speaker speaker\_0: Yeah, but it's just like a normal doctor's appointment. Yeah, but it's just like a normal doctor's appointment, but via video chat.

Speaker speaker\_1: Oh, how clever.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Hmm. Do you use this s- sort of program?

Speaker speaker\_0: Um, I do not. I, um... It's offered through s- staffing agencies, and I, I don't work for a temp service.

Speaker speaker\_1: So you have Major Medical where you actually see a live doctor, who's worried if Pearl is gonna be healthy or not, and gives you personal information.

Speaker speaker\_0: Well, they offer... Well, Ox- Oxford also offers, um, medical plans where you can go in to the doctor. Just that specific plan you asked about, it has telehealth services instead of actual in-person, as far as being sick.

Speaker speaker\_1: Where can I see all this information? 'Cause all of this is, like, brand new information. I, you know, this is my second week for... with Oxford, and when I asked them about medical insurance, they had me t- speak to their attorney. So I, I didn't want to talk to an

attorney. I wanted to talk about what kind of coverage they have for my family, and it's like a riddle, it's like a puzzle, trying to figure this out.

Speaker speaker\_0: Yeah, no, I definitely understand. Um, they do give you a, they do have, uh, physical benefit guides that they can provide you at the staffing agency, or I can send you a virtual copy. Um, and it's... I don't know if you have it. It kinda sounds like you have it. Um, and it's just a, uh-

Speaker speaker\_1: No, I don't have it. I don't have, I don't have 2-

Speaker speaker\_0: Well, you had, 'cause you had mentioned exactly the MEC TeleRx. So I was... I thought you maybe had had it. I can send you a virtual copy of the benefit guide and it'll show you the plans that are offered and how much they cover for each plan, because they, the, um, most of the plans cover up to a certain dollar amount.

Speaker speaker\_1: Is there any med- Is there any major medical coverage whatsoever by it, from, provided by Oxford?

Speaker speaker\_0: No, they're limited benefit plans only.

Speaker speaker\_1: Oh wow. Wow.

Speaker speaker\_0: Yeah, they're limited. They're not major medical.

Speaker speaker\_1: And the people-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: You know, people first at Oxford, huh? What if you get hurt, man? What do you do? If you're working for Oxford as a contractor, you get h- hurt on the job site really bad, what if they drop something on you, you break an arm or a leg, or you're bleeding? What do you do? You call the TeleRx-

Speaker speaker\_0: Well, they do-

Speaker speaker\_1: ... guy on your phone and say, "Help me, I'm dying"?

Speaker speaker\_0: No. Well, they offer medical coverage. So you would be able to go to the ER or to, um-

Speaker speaker\_1: Well, you just contradicted yourself. I asked you if you had medical coverage and you said no.

Speaker speaker\_0: We don't have...

Speaker speaker\_1: And if you do-

Speaker speaker\_0: They don't offer major medical, which is different from just limited medical plans.

Speaker speaker\_1: So if you lost an arm, they amputate an arm and you're bleeding out, that's not major medical?

Speaker speaker\_0: So m- when you say major medical, those are normally like, um, Med-Cal, uh, Medicaid, things that cover majority or all of the bill. The plans that are offered through Oxford are limited benefit plans, so they cover a portion of your bill, but they don't cover the whole thing as like a major medical would, a major medical company would, plan. Sorry.

Speaker speaker\_1: That's not what I'm talking about at all. When I say major medical, let's say I'm a heart patient and I need a bypass operation that sells for about \$65,000. That's a major medical expense. Like somebody, like, you know, Blue Cross Blue Shield, you know, MetLife, uh, HCA. I, I mean, that's when I'm talking about major medical.

Speaker speaker\_0: Yeah, it's the only major medical coverage.

Speaker speaker\_1: No medical, medical... Are you in California?

Speaker speaker\_0: We are not.

Speaker speaker\_1: Okay. I, I just can't believe this. I, I've never heard of a modern company in the United States with no major medical coverage. And that I'm, I'm sorry.

Speaker speaker\_0: So they, they do offer coverage... They do have coverage. These plans do have coverage for like, um, surgery, surgery in physicians' offices. The thing is that it only covers up to a certain amount. They don't cover-

Speaker speaker\_1: Like what would that am- like a-

Speaker speaker\_0: Let me-

Speaker speaker\_1: ... like \$500 or something?

Speaker speaker\_0: Let me get that for you.

Speaker speaker\_1: Like you need stitches?

Speaker speaker\_0: Let me pull up Oxford's benefits here.

Speaker speaker\_1: I'm not trying to give you a hard time. I mean, it's, it's almost like I'm living in a fantasy land or something. I've never heard anything like this.

Speaker speaker\_0: Yeah, no worries. So-

Speaker speaker\_1: You know how much money they make off of me as a contractor?

Speaker speaker\_0: I, I'm not sure.

Speaker speaker\_1: A lot.

Speaker speaker\_0: Um, so for example, so surgical for the insurer plus enhanced, which is the higher of the two medical plans that are offered, they cover up to \$200... 2,000... I'm sorry. It's up to \$2,000 based on surgical schedule. So that's what they would cover, um, in, in-

Speaker speaker\_1: \$2,000?

Speaker speaker\_0: ... in surgery, actually. Mm-hmm.

Speaker speaker\_1: I mean, that's... Th- that's what... That's about the cost of an ingrown toenail.

Speaker speaker\_0: Unfortunately.

Speaker speaker\_1: You know, I really didn't call for like a clown conversation, Pearl. I mean, I'm trying to get facts here.

Speaker speaker\_0: I'm sorry if... And did I... I didn't mean to sound like if I was offending you. I just, I just wasn't good at-

Speaker speaker\_1: I mean, it's like... And this is like, it's ridiculous.

Speaker speaker\_0: Right.

Speaker speaker\_1: Two thous- what do you do for \$2,000? I mean, a doctor won't even-

Speaker speaker\_0: I-

Speaker speaker\_1: ... come in your room for \$2,000.

Speaker speaker\_0: I mean, that's the coverage that's offered. It's not something that I can change or give you a different rate at. That's just the information that's offered for this.

Speaker speaker\_1: And let me guess, that \$2,000... That \$2,000 limit coverage probably sells for \$500 or \$600 for a family per month?

Speaker speaker\_0: Well, that plan for a family is \$54 and 30 week.

Speaker speaker\_1: \$54 a week?

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Oh, Lord. What happened to us? Thanks, Bidens. Thanks, Obama.

Speaker speaker\_0: No problem.

Speaker speaker\_1: I guess I just ought to go buy my wife's insurance because I don't know... I don't even know how to approach this. I, I, I don't know what this represents. What, what am I paying for here? Dental, dental like you get your teeth cleaned or... Hello?

Speaker speaker\_0: Yes, I'm here.

Speaker speaker\_1: Vision, you get a eye checkup? Uh, you know my, my blood pressure medicine sells for \$250, uh, you know, uh, for a 30-day supply. That's amazing to me that that-

Speaker speaker\_0: And, and that could be something that's covered at 100% with the FreeRx. You would just have to see, um, look up that specific medication. FreeRx has actually has a wide range of prescriptions. Um, so it could be that that is covered, but you have to actually, uh, look on the website, see if it's a covered medication.

Speaker speaker\_1: Where do I find this... Where do I find this website? I, I have no... I have this, this email that's like so confusing that I got from Oxford that doesn't explain anything. It



present- presents nothing.

Speaker speaker\_0: So as far as seeing if that medication's on, um, is, is something that's covered through the FreeRx, you would just go to freerx.com and they have a ser- a drug search tool. Put in the name of your prescription-

Speaker speaker\_1: How do I know to... How do I know to go to freerx.com? Where does it say that?

Speaker speaker\_0: Well, I'm not sure what office-

Speaker speaker\_1: Where, where is any of this information?

Speaker speaker\_0: Well, I'm not sure, um, what Oxford sends you guys. But when you do your onboarding and your application and all that, there's an enrollment form for healthcare benefits and it has our phone number on it, um, and our hours and everything on there that you would be able to call and ask about as far as coverage and normally-

Speaker speaker\_1: Not sort of included.

Speaker speaker\_0: Mm-hmm. And I mean, yeah. To my knowledge, I'm, I'm presenting information that you're asking for.

Speaker speaker\_1: Should I go back to Oxford and say, "I need to talk to an on... I, I need an onboarding representative to go through these benefits?"

Speaker speaker\_0: No, I mean, I'm... The question that you're asking and providing that you're-

Speaker speaker\_1: Oh, so you're saying this is your role?

Speaker speaker\_0: Yeah. That's what we do. We answer-

Speaker speaker\_1: Well, I mean, this is-

Speaker speaker\_0: ... those coverages.

Speaker speaker\_1: Well, let me ask you something, Pearl. If I gave you my email address, could you send me more information like that website, where the FreeRx is, where I can see if my medication's on the list? 'Cause none of that information is included in my Oxford information that was emailed to me, just dumped on me. None of that.

Speaker speaker\_0: Yep. I can definitely send you a copy of the benefit guide and it has all the plans explained. It has, um, websites, phone numbers, everything you would need if you had any further questions that you don't see on the... on the form. Um, I'm sorry, on the benefit guide and it has FreeRx, a whole page of FreeRx on it as well with the website and, um, information on-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... it as well.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Okay. Bear with me one moment.

Speaker speaker\_1: Do you have my-

Speaker speaker\_0: I'm gonna get that email ready. Give me one moment.

Speaker speaker\_1: Sure.

Speaker speaker\_0: All righty. And-

Speaker speaker\_1: And you only d- you only make... They only make deductions after taxes, not before taxes.

Speaker speaker\_0: Correct. Um, actually let me see. Oxford, yes, correct. And what is your email address?

Speaker speaker\_1: Let me just see I'm in the same... Okay. It's Cabot, C-A-B-O-T, P as in Paul, Thomas. CabotPThomas at gmail. C-A-B-O-T-

Speaker speaker\_0: Okay. And you'll be seeing an email. That's-

Speaker speaker\_1: P as in the mid- middle initial and Thomas last name at gmail. Okay, I'm in my... I'm in my computer now. I'm trying to see if anything comes through.

Speaker speaker\_0: Okay, give me one moment. You'll be seeing an email from info@benefitsinacard.com. It should go to your inbox. If you don't see it there, try that spam or junk folder. And that is sent, so you should be receiving it shortly.

Speaker speaker\_1: Hmm. Nothing so far here.

Speaker speaker\_0: Okay, let me see. Let me repeat that email back to you. Um, please... Okay, I think I got it actually. Give me one moment.

Speaker speaker\_1: You had a mail delivery failure, didn't you?

Speaker speaker\_0: Correct. Give me one second here.

Speaker speaker\_1: Do you want me to spell my name for you again?

Speaker speaker\_0: Okay, I just had one letter off. Cabotptommons@gmail. There we go.

Speaker speaker\_1: So this... So this is kind of like a... This is mainly... This, this model is, is pretty much self-serve. I'm gonna have to go look at all these benefits and figure it out, and research if my... if my prescription is on this list, and all this other stuff, right?

Speaker speaker\_2: You get what you pay for, right?

Speaker speaker\_0: Well, as far as the prescription... As far as the prescription, you will have to go to a website. But all the other plans do have listed the services that they cover and how much they cover for each service.

Speaker speaker\_1: Okay. All right, well, I'll be... I still haven't gotten it. Let me see. Oh, there it is. Uh, okay. Well, your name's not on here but, but it says plans, benefits in a card. Thanks, uh, Pearl. Uh, I guess I'll have to check all this out.

Speaker speaker\_0: All right. No problem. Thank you so much for calling.

Speaker speaker\_1: Yeah, it's been enormously helpful. Thank you. Bye-bye.

Speaker speaker\_0: You have a great day.