

## Transcript: VICTORIA

**Taylor-6114111567216640-6344902977044480**

### Full Transcript

Thank you for calling Benefits on a Card. This is... Card. ... how can I help you? Yeah, um, I was calling... I needed to try to get insurance set up, and I just started this job, uh, a few weeks back. And I was wanting to try to get insurance set up, but some of the stuff, I don't understand what all it is, so they just told me it's probably easiest just to call in. Okay. What's the name of the agency you work for? Um, I'm going to spell it because I don't know if I'll say it right by telling you. Um, it's H-I-T-A-C-H-I. Is that the name of the actual staffing agency? Oh, um, it's Focus, uh, Workforce Management. Gotcha. And the last four of your Social? Six, seven, seven, one. And your first and last name? Tina Edmonds. Okay. Do you mind verifying your address and date of birth? 347 Briarwood Drive, Johnstown, Ohio, 43031. Birthday is 6/13/73. And then phone number is 740-877-7984? Yes. And then email is \*6771@yahoo.com? Yes. Okay. Um, so I see that you're actually already enrolled into a couple different things, the vision, dental, work accident- Yeah, some of it I wasn't sure what it was. Yeah, I did the vision and the dental and there's some other stuff I marked, but some of the stuff I wasn't sure what exactly it was. Yeah, so again, you're enrolled into vision, dental, group accident and the short-term disability. Okay. All right. And how much is it just for individual insurance, health insurance? So as far as medical is concerned, we offer multiple different medical plans and it really just depends on what medical plan you're interested in. Um, do you have a copy of the benefits guide or know specifically which plan- Um, I have a, uh, I have a benefit and, Benefit and a Card, um, Enrollment Form. Okay. I have an actual book that they gave me too, so, I mean... Yeah, that's what I'm referring to, this little packet, the booklet. Yeah, there's a... I got a book. Yeah. Okay. So in that booklet, it's going to go over all the different medical plans, what they cover and how much they cost. Okay. So I wanted vision and dental, but I was trying to find, um... What, what was the other one you said? Vision and dental and what was the other one? So what you're currently enrolled into is vision, dental, group accident and the short-term disability. Okay. So what, what exactly is group accident? The group accident policy is basically, um, it helps pay the expenses due to an accident. It's not accident specific, but, like, it pays, uh, \$250 towards the emergency room. Um, there's coverage for, like, the daily hospital confinement, they'll pay \$100 of that. Intensive care unit, they pay \$200 of. Um, \$250... Ambulance... I mean, is that, is that worth having? Is that worth having if I do, like, a individual, um, insurance? I mean, is that worth it? That's, uh... I can't say whether it's worth it or not. I mean, it's definitely up to you. Some of the plans, again, depending on the medical plan that you choose is really going to be determining of that or not, because some of the plans already provide coverage for the same things that the group accident does, so it would just be an addition. Okay, that's what... I want to, I want to find something that, you know, kind of covers that stuff, but... I mean, I'm not really sure... I'm not good at trying to pick this stuff out. I mean, I have no clue on this stuff. I have... It

makes no sense really. Um... Okay. I mean, I, I can go through the plans and explain them to you. I just can't make any suggestions unfortunately. Okay. Okay. So there's about six different medical plans, so I'm, I'm going to try to explain it the best that I can one by one. Okay. Um, the first medical plan is the StayHealthy MEC TeleRx, which that plan just covers your preventatives, um, that would be like yearly physicals, vaccinations and preventative screenings. Um, it does also come with a subscription to FreeRx, which is like a prescription plan. Um, and then it also comes with virtual, uh, urgent care. Um, but for the most part, the StayHealthy MEC TeleRx is just going to cover your preventative services. And then- Okay, I'm not interested in that one. Okay. Like I said, I'm just going to run by each one of them and kind of- Okay. ... explain them the best I can. Um, then we have the VIP Standard, uh, with primary, uh, excuse me, VIP Standard with virtual primary care and we have the VIP+.... with virtual primary care. Essentially, these two plans cover the same type of things. They just cover your non-preventative care, so if you were to be admitted to the hospital, um, they have some surgical benefits. They have coverage for emergency room, urgent care, physician's office. Um, they have virtual primary care and they do also have coverage for prescriptions. Now neither one- So the VIP Plus, is that better than the Standard? It just pays a little bit more towards hospitalization and some of the other benefits- Okay. ... than the VIP Standard. And you can see all of this in the benefits guide. There's actually a chart that lays it out, um, and, and states the specific dollar amount they'll cover for everything. Um... What was I gonna say? So with the VIP Standard and the VIP Plus, neither one of these plans have a copay or a deductible, uh, associated with them. So the way that it works is the insurance is gonna pay us that dollar amount towards the benefits for a certain amount of days, and then you pay the remainder of the bill. Um, like I said, the only difference between the two is the VIP Plus will pay a little bit more towards the benefits than the VIP Standard. Essentially, they cover the same type of things. All right. Um, then we have a plan called the Stay Healthy MEC Enhanced Basic. So this plan has coverage for your preventative services, which would be a ha- 100% covered. Some things do have a copay, um, like primary care visits. There is a \$10 copay per visit. Uh, specialist care visits, it's a \$50 copay per visit. Urgent care, \$60 copay per visit. It does also have coverage, uh, for prescriptions. Okay. Comes with, um, virtual urgent care as well. Uh, there's a guy at my work told me that there's an insurance that you can carry wh- it, where it will pay for you to go to, like, a workout gym and all that kind of stuff too. Is that a certain... I'm not aware of any, any benefit like that that we offer. Maybe, maybe it's through the work or something, because he said something about one of them pays for, like, a workout gym if you want to w- work out. I don't know. Yeah, none of our plans- But, um... ... offer that, that I'm aware of. So is the VIP Plus better than the Healthy s- I mean, the Stay Healthy? I mean, it seems like it pays more, right? I mean, it pays- Well, not necessarily. ... more in deductibles possibly. I mean, if... Okay, not necessarily. And again, I haven't even reviewed all of the medical plans with you just yet. I'm only on the fourth plan. So- Okay. ... the, the VIP plans and the Stay Healthy MEC TeleRx are two completely different plans. So it's not that one is better than the other. They cover two different areas. The Stay Healthy MEC TeleRx covers your preventative care services, whereas the VIP plans just cover non-preventative services. Okay. So just to kind of break that down, preventative is anything preventing an illness or disease. Yearly physicals, vaccinations and preventative screenings. Non-preventative would be if you're hurt, injured, you know, you have a preexisting condition or you're sick, that would be non-preventative. So which one's pre- preventative, that we'll

cover? So again, the, the Stay Healthy MEC TeleRx, that plan only covers your preventative care. Okay. And the other one doesn't? The VIP plans do not cover preventative. They just cover non-preventative. Do people carry both sometimes? Yeah, I mean, i- it really depen- uh, they do. So it really depends on what you're wanting to do. If you want to do the Stay Healthy MEC TeleRx with one of the VIP plans, you can do that. But again, we have three other medical plans being offered. Okay. Um, so I don't know if you're looking at the benefits guide, but it might be, it might be beneficial to kind of look at it and s- you know, see what I'm, I'm trying to explain, because it'll... it lays out each plan and what they cover, so you'll see the differences in that guide. Um... So the, the one that I, the one that I last spoke on, the Stay Healthy MEC Enhanced Basics is completely different than the Stay Healthy MEC TeleRx. Again, the, the enhanced... The Stay Healthy MEC Enhanced Basic, that one covers your preventative care at 100%. Some things have a copay, like primary care visits. Again, it's a \$10 copay. Specialist care is a \$50 copay. Urgent care is a \$60 copay. This plan- Okay. ... also comes with coverage for prescriptions. Um, and it looks like it also does have the virtual urgent care, but that's all that this plan is gonna cover. There's another Stay Healthy MEC, uh, plan. This is the Stay Healthy MEC Enhanced. So this plan covers the primary care... or I'm sorry, it covers the preventative care. It has the same type of copays for primary care, which is \$10. Specialist care is a \$50 copay. Urgent care is a \$60 copay. Um, it does also have coverage for prescriptions, and then it also comes with, um, benefits if you were to be hospitalized. H- it has coverage for emergency room visits, um, as well. So it looks like it just... it has a little bit more benefits than the Stay Healthy MEC Enhanced Basic. And what one's that one? The Stay Healthy MEC Enhanced. Okay. Um, the only other medical plan that I see... This works kind of different than all of them. Um, this is actually on page number eight of the benefits guide, it's called the Minimum Value Plan. Um, so this one does have certain requirements for you to even be eligible for the plan. All employees who work at least, uh, 1,430 hours in a- in a 11-month period are eligible. Um, this is the only plan that actually does have a deductible associated with it. Um, so let's just say you decide to get this plan for yourself. If you stay in network, um, the deductible for individual is \$6,500 so everything is going to be subject to that deductible. The only thing that is 100% covered before that deductible is met is your preventative care. Now if you go out of network with this- this plan, the deductible increases to \$10,000 and then everything, of course, would be subject to the deductible out of network. Okay. Um, you also pay monthly for the Minimum Value Plan, whereas for all of the other plans, you would pay weekly for. Okay. So the other plans you said are weekly? Yeah. So like the Stay Healthy MEC TeleRx, both of the VIP plans, and then the Stay Healthy MEC Enhanced Basic and the Stay Healthy MEC Enhanced are all weekly. Okay. I think what I might end up going with is the VIP Plus probably. Okay. Individual per employee. Gotcha. So y- we're going to do the VIP Plus. Now, are you wanting to keep the dental, short-term disability, vision and group accident? I mean, i- are those covered under the VIP Plus or no? They're all separate policies. So yes, I do want to keep those. Is there anything else you're wanting to enroll into? Nothing that I can think of, huh-uh. Okay. So it looks like in total it would come out to \$45.29. Is that weekly or...? Yes, it is weekly. Okay. All right. So it looks like the coverage you- you currently have, which is the vision, the dental, group accident and the short-term disability, all of those plans are already active. So it will take about one to two weeks for the, uh, VIP Plus to be processed through payroll. And then once you see- Um, is the VIP... Is- is the VIP Plus, does it pay a lot more than the Standard or

is it pretty much just a little bit difference or...? I wa- I mean, it- it... So I- I mean, I can list them off for you. So under the VIP Standard, it looks like the hospital admission benefit, they cover \$500 a day with a max of one day. Under the VIP Plus, they cover \$1,000 a day with a max of one day. Hospital confinement benefit under the Standard, it's \$50 a day with a max of 30 days, whereas under the Plus it's \$100 a day with a max of 30 days. Okay. Yeah, let's just- let's just keep it that way then, the VIP Plus. Okay. Um, so go back- going back to what I was saying, it does take about one to two weeks for any type of enrollment to be processed through your payroll department. Okay. Okay. Once you see the first deduction being made out of your check for the VIP Plus, the coverage for that will begin the following Monday. Okay. Um, and then once the coverage is active, your ID card is made and sent to you within seven to 10 business days. And the ID card, uh, specifically for the VIP Plus is emailed to you. Okay. All right. Sounds like a plan. Okay. Was there anything else you needed help with? No, that's it. Thank you. You're welcome. Bye-bye. Bye-bye. Did you need me to disconnect the call? Yeah, if you can please. Thank you. Thank you.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits on a Card. This is...

Speaker speaker\_1: Card.

Speaker speaker\_0: ... how can I help you?

Speaker speaker\_1: Yeah, um, I was calling... I needed to try to get insurance set up, and I just started this job, uh, a few weeks back. And I was wanting to try to get insurance set up, but some of the stuff, I don't understand what all it is, so they just told me it's probably easiest just to call in.

Speaker speaker\_0: Okay. What's the name of the agency you work for?

Speaker speaker\_1: Um, I'm going to spell it because I don't know if I'll say it right by telling you. Um, it's H-I-T-A-C-H-I.

Speaker speaker\_0: Is that the name of the actual staffing agency?

Speaker speaker\_1: Oh, um, it's Focus, uh, Workforce Management.

Speaker speaker\_0: Gotcha. And the last four of your Social?

Speaker speaker\_1: Six, seven, seven, one.

Speaker speaker\_0: And your first and last name?

Speaker speaker\_1: Tina Edmonds.

Speaker speaker\_0: Okay. Do you mind verifying your address and date of birth?

Speaker speaker\_1: 347 Briarwood Drive, Johnstown, Ohio, 43031. Birthday is 6/13/73.

Speaker speaker\_0: And then phone number is 740-877-7984?

Speaker speaker\_1: Yes.

Speaker speaker\_0: And then email is \*6771@yahoo.com?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. Um, so I see that you're actually already enrolled into a couple different things, the vision, dental, work accident-

Speaker speaker\_1: Yeah, some of it I wasn't sure what it was. Yeah, I did the vision and the dental and there's some other stuff I marked, but some of the stuff I wasn't sure what exactly it was.

Speaker speaker\_0: Yeah, so again, you're enrolled into vision, dental, group accident and the short-term disability.

Speaker speaker\_1: Okay. All right. And how much is it just for individual insurance, health insurance?

Speaker speaker\_0: So as far as medical is concerned, we offer multiple different medical plans and it really just depends on what medical plan you're interested in. Um, do you have a copy of the benefits guide or know specifically which plan-

Speaker speaker\_1: Um, I have a, uh, I have a benefit and, Benefit and a Card, um, Enrollment Form.

Speaker speaker\_0: Okay.

Speaker speaker\_1: I have an actual book that they gave me too, so, I mean...

Speaker speaker\_0: Yeah, that's what I'm referring to, this little packet, the booklet.

Speaker speaker\_1: Yeah, there's a... I got a book. Yeah.

Speaker speaker\_0: Okay. So in that booklet, it's going to go over all the different medical plans, what they cover and how much they cost.

Speaker speaker\_1: Okay. So I wanted vision and dental, but I was trying to find, um... What, what was the other one you said? Vision and dental and what was the other one?

Speaker speaker\_0: So what you're currently enrolled into is vision, dental, group accident and the short-term disability.

Speaker speaker\_1: Okay. So what, what exactly is group accident?

Speaker speaker\_0: The group accident policy is basically, um, it helps pay the expenses due to an accident. It's not accident specific, but, like, it pays, uh, \$250 towards the emergency room. Um, there's coverage for, like, the daily hospital confinement, they'll pay \$100 of that. Intensive care unit, they pay \$200 of. Um, \$250... Ambulance...

Speaker speaker\_1: I mean, is that, is that worth having? Is that worth having if I do, like, a individual, um, insurance? I mean, is that worth it?

Speaker speaker\_0: That's, uh... I can't say whether it's worth it or not. I mean, it's definitely up to you. Some of the plans, again, depending on the medical plan that you choose is really going to be determining of that or not, because some of the plans already provide coverage for the same things that the group accident does, so it would just be an addition.

Speaker speaker\_1: Okay, that's what... I want to, I want to find something that, you know, kind of covers that stuff, but... I mean, I'm not really sure... I'm not good at trying to pick this stuff out. I mean, I have no clue on this stuff. I have... It makes no sense really. Um...

Speaker speaker\_0: Okay. I mean, I, I can go through the plans and explain them to you. I just can't make any suggestions unfortunately.

Speaker speaker\_1: Okay. Okay.

Speaker speaker\_0: So there's about six different medical plans, so I'm, I'm going to try to explain it the best that I can one by one.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, the first medical plan is the StayHealthy MEC TeleRx, which that plan just covers your preventatives, um, that would be like yearly physicals, vaccinations and preventative screenings. Um, it does also come with a subscription to FreeRx, which is like a prescription plan. Um, and then it also comes with virtual, uh, urgent care. Um, but for the most part, the StayHealthy MEC TeleRx is just going to cover your preventative services. And then-

Speaker speaker\_1: Okay, I'm not interested in that one.

Speaker speaker\_0: Okay. Like I said, I'm just going to run by each one of them and kind of-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... explain them the best I can. Um, then we have the VIP Standard, uh, with primary, uh, excuse me, VIP Standard with virtual primary care and we have the VIP+.... with virtual primary care. Essentially, these two plans cover the same type of things. They just cover your non-preventative care, so if you were to be admitted to the hospital, um, they have some surgical benefits. They have coverage for emergency room, urgent care, physician's office. Um, they have virtual primary care and they do also have coverage for prescriptions. Now neither one-

Speaker speaker\_1: So the VIP Plus, is that better than the Standard?

Speaker speaker\_0: It just pays a little bit more towards hospitalization and some of the other benefits-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... than the VIP Standard. And you can see all of this in the benefits guide. There's actually a chart that lays it out, um, and, and states the specific dollar amount they'll cover for everything. Um... What was I gonna say? So with the VIP Standard and the VIP Plus, neither one of these plans have a copay or a deductible, uh, associated with them.

So the way that it works is the insurance is gonna pay us that dollar amount towards the benefits for a certain amount of days, and then you pay the remainder of the bill. Um, like I said, the only difference between the two is the VIP Plus will pay a little bit more towards the benefits than the VIP Standard. Essentially, they cover the same type of things.

Speaker speaker\_1: All right.

Speaker speaker\_0: Um, then we have a plan called the Stay Healthy MEC Enhanced Basic. So this plan has coverage for your preventative services, which would be a ha- 100% covered. Some things do have a copay, um, like primary care visits. There is a \$10 copay per visit. Uh, specialist care visits, it's a \$50 copay per visit. Urgent care, \$60 copay per visit. It does also have coverage, uh, for prescriptions.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Comes with, um, virtual urgent care as well.

Speaker speaker\_1: Uh, there's a guy at my work told me that there's an insurance that you can carry wh- it, where it will pay for you to go to, like, a workout gym and all that kind of stuff too. Is that a certain...

Speaker speaker\_0: I'm not aware of any, any benefit like that that we offer.

Speaker speaker\_1: Maybe, maybe it's through the work or something, because he said something about one of them pays for, like, a workout gym if you want to w- work out. I don't know.

Speaker speaker\_0: Yeah, none of our plans-

Speaker speaker\_1: But, um...

Speaker speaker\_0: ... offer that, that I'm aware of.

Speaker speaker\_1: So is the VIP Plus better than the Healthy s- I mean, the Stay Healthy? I mean, it seems like it pays more, right? I mean, it pays-

Speaker speaker\_0: Well, not necessarily.

Speaker speaker\_1: ... more in deductibles possibly.

Speaker speaker\_0: I mean, if... Okay, not necessarily. And again, I haven't even reviewed all of the medical plans with you just yet. I'm only on the fourth plan. So-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... the, the VIP plans and the Stay Healthy MEC TeleRx are two completely different plans. So it's not that one is better than the other. They cover two different areas. The Stay Healthy MEC TeleRx covers your preventative care services, whereas the VIP plans just cover non-preventative services.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So just to kind of break that down, preventative is anything preventing an illness or disease. Yearly physicals, vaccinations and preventative screenings. Non-preventative would be if you're hurt, injured, you know, you have a preexisting condition or you're sick, that would be non-preventative.

Speaker speaker\_1: So which one's pre- preventative, that we'll cover?

Speaker speaker\_0: So again, the, the Stay Healthy MEC TeleRx, that plan only covers your preventative care.

Speaker speaker\_1: Okay. And the other one doesn't?

Speaker speaker\_0: The VIP plans do not cover preventative. They just cover non-preventative.

Speaker speaker\_1: Do people carry both sometimes?

Speaker speaker\_0: Yeah, I mean, i- it really depen- uh, they do. So it really depends on what you're wanting to do. If you want to do the Stay Healthy MEC TeleRx with one of the VIP plans, you can do that. But again, we have three other medical plans being offered.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, so I don't know if you're looking at the benefits guide, but it might be, it might be beneficial to kind of look at it and s- you know, see what I'm, I'm trying to explain, because it'll... it lays out each plan and what they cover, so you'll see the differences in that guide. Um... So the, the one that I, the one that I last spoke on, the Stay Healthy MEC Enhanced Basics is completely different than the Stay Healthy MEC TeleRx. Again, the, the enhanced... The Stay Healthy MEC Enhanced Basic, that one covers your preventative care at 100%. Some things have a copay, like primary care visits. Again, it's a \$10 copay. Specialist care is a \$50 copay. Urgent care is a \$60 copay. This plan-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... also comes with coverage for prescriptions. Um, and it looks like it also does have the virtual urgent care, but that's all that this plan is gonna cover. There's another Stay Healthy MEC, uh, plan. This is the Stay Healthy MEC Enhanced. So this plan covers the primary care... or I'm sorry, it covers the preventative care. It has the same type of copays for primary care, which is \$10. Specialist care is a \$50 copay. Urgent care is a \$60 copay. Um, it does also have coverage for prescriptions, and then it also comes with, um, benefits if you were to be hospitalized. H- it has coverage for emergency room visits, um, as well. So it looks like it just... it has a little bit more benefits than the Stay Healthy MEC Enhanced Basic.

Speaker speaker\_1: And what one's that one?

Speaker speaker\_0: The Stay Healthy MEC Enhanced.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, the only other medical plan that I see... This works kind of different than all of them. Um, this is actually on page number eight of the benefits guide, it's called the



Minimum Value Plan. Um, so this one does have certain requirements for you to even be eligible for the plan. All employees who work at least, uh, 1,430 hours in a- in a 11-month period are eligible. Um, this is the only plan that actually does have a deductible associated with it. Um, so let's just say you decide to get this plan for yourself. If you stay in network, um, the deductible for individual is \$6,500 so everything is going to be subject to that deductible. The only thing that is 100% covered before that deductible is met is your preventative care. Now if you go out of network with this- this plan, the deductible increases to \$10,000 and then everything, of course, would be subject to the deductible out of network.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, you also pay monthly for the Minimum Value Plan, whereas for all of the other plans, you would pay weekly for.

Speaker speaker\_1: Okay. So the other plans you said are weekly?

Speaker speaker\_0: Yeah. So like the Stay Healthy MEC TeleRx, both of the VIP plans, and then the Stay Healthy MEC Enhanced Basic and the Stay Healthy MEC Enhanced are all weekly.

Speaker speaker\_1: Okay. I think what I might end up going with is the VIP Plus probably.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Individual per employee.

Speaker speaker\_0: Gotcha. So y- we're going to do the VIP Plus. Now, are you wanting to keep the dental, short-term disability, vision and group accident?

Speaker speaker\_1: I mean, i- are those covered under the VIP Plus or no?

Speaker speaker\_0: They're all separate policies.

Speaker speaker\_1: So yes, I do want to keep those.

Speaker speaker\_0: Is there anything else you're wanting to enroll into?

Speaker speaker\_1: Nothing that I can think of, huh-uh.

Speaker speaker\_0: Okay. So it looks like in total it would come out to \$45.29.

Speaker speaker\_1: Is that weekly or...?

Speaker speaker\_0: Yes, it is weekly.

Speaker speaker\_1: Okay.

Speaker speaker\_0: All right. So it looks like the coverage you- you currently have, which is the vision, the dental, group accident and the short-term disability, all of those plans are already active. So it will take about one to two weeks for the, uh, VIP Plus to be processed through payroll. And then once you see-

Speaker speaker\_1: Um, is the VIP... Is- is the VIP Plus, does it pay a lot more than the Standard or is it pretty much just a little bit difference or...?

Speaker speaker\_0: I wa- I mean, it- it... So I- I mean, I can list them off for you. So under the VIP Standard, it looks like the hospital admission benefit, they cover \$500 a day with a max of one day. Under the VIP Plus, they cover \$1,000 a day with a max of one day. Hospital confinement benefit under the Standard, it's \$50 a day with a max of 30 days, whereas under the Plus it's \$100 a day with a max of 30 days.

Speaker speaker\_1: Okay. Yeah, let's just- let's just keep it that way then, the VIP Plus.

Speaker speaker\_0: Okay. Um, so go back- going back to what I was saying, it does take about one to two weeks for any type of enrollment to be processed through your payroll department.

Speaker speaker\_1: Okay. Okay.

Speaker speaker\_0: Once you see the first deduction being made out of your check for the VIP Plus, the coverage for that will begin the following Monday.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, and then once the coverage is active, your ID card is made and sent to you within seven to 10 business days. And the ID card, uh, specifically for the VIP Plus is emailed to you.

Speaker speaker\_1: Okay. All right. Sounds like a plan.

Speaker speaker\_0: Okay. Was there anything else you needed help with?

Speaker speaker\_1: No, that's it. Thank you.

Speaker speaker\_0: You're welcome. Bye-bye.

Speaker speaker\_1: Bye-bye.

Speaker speaker\_0: Did you need me to disconnect the call?

Speaker speaker\_1: Yeah, if you can please. Thank you.

Speaker speaker\_0: Thank you.