

Transcript: Chris Sofield

(deactivated)-4581370291077120-6271036430008320

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Hi, good afternoon. This is Chris with Benefits and a Card. We're returning a voicemail that was left with us over the weekend. Yes. Hi, may I ask who I'm speaking with? Janet. Janet, okay. Hi, Janet. Um, so I understand that you had a couple of questions regarding... I believe it was getting enrolled into insurance benefits. Is that correct? Yes, it is. Okay, before we continue, this call is being recorded for quality assurance and training purposes. Uh, so I can make sure that I'm locating your correct file to be able to assist you, uh, what staffing company do you work with, ma'am? HH... No, HSS, I think. Yeah. HSS, okay. And your last name? Perez-Espinal. P-E-R-E-Z. Perez, okay. Mm-hmm. And then... All right, and then can you verify, just real quick, the last four of your Social for me, for security purposes? 2191. Thank you. Okay, pulling up your file here. Uh, looks like I'm showing you are currently enrolled into insurance benefits. It looks like you have the VIP Standard, the Dental, Life, Accident, and the Stay Healthy TeleRX. Um- Mm-hmm. So, uh, you see that that is set up for you. However, we are still waiting for HSS to start taking deductions out. Uh, doesn't look like we received any information from them stating that you're even on payroll yet, so we haven't been able to send them the information to, uh, to start deductions. So, we're just waiting on, we're just waiting on all of that to happen. Okay. And when do you think this gonna happen? That's... I- pretty much, more or less, we're... From, from at least what our system is showing, we're waiting for you to start working and start getting paid. Oh, as soon as I'm getting, I get paid, you can... I get a deduction, right? I, I can't say as soon as you'll get paid. Um, it's possible, but that's entirely up to HSS, um, from... For whenever, like, whenever they send everything they need to, to be able to... for us to put into our system that, "Hey, these deductions should be taking, be ti- be being taken out of your check and send that back over to them." Um, but at, at this point, uh, we're just... That's... It's just kind of a waiting game. We're waiting on you to start working, start getting paychecks, and then for HSS to start taking deductions out of those paychecks. Oh- Once that happens, your, your policy should be effective the following Monday. Okay. And another question, can you repeat me the, the, the benefits I get through? Yeah, I show that you have medical, both preventative care services and standard medical services. Uh, you have dental, you have life insurance, and you have the acci- the group accident policy. This all should total to \$39.66 per week. And what about the vision? I know I did... I had, um, MetLife. Uh, yeah, vision is available. It doesn't look like you had... No, you... I know you had selected that. For some reason, it wasn't included in your, in your enrollment. I'll go ahead and add that on. Um, that'll, uh, that'll bring it to, uh, \$41.65 per week. Now, because it wasn't added on originally, it may take a week or two for that to, uh, for that to process. So, you may see the deductions for everything else except vision first, and then you'll start seeing the money coming out for vision later. Um, but yeah, that... We'll, uh, we'll go ahead and get that set up

for you. Yes, please, and- No problem. The medical plan, which plan I choose? Because I know when I was doing on the, on the portal, I was trying to pick the... I think... I don't know, they have a different name. So I think it's a premium or something like that. And by accident, I picked two plan, but I just need one. Okay, okay, so I see what it is. So, you had originally selected the Stay Healthy TeleRX plan and the VIP Standard, and then you also had selected the Stay Healthy Enhanced, uh, which is kind of a combination, and you can't have all three of those at the same time. I do see here that it looks like sometime back in December, we tried to get in contact with you, but we couldn't reach you. Um, as a result, you were enrolled into the plan that you current... that currently the enrollment's set up for. I do also see that your original request was for you and your family, but we were... but we didn't have the information, uh, required to add your family onto the policy. So you've been, you've been set up for employee only. Uh, while we had your family's names, we did not have their Socials or their dates of birth, and we need at least the dates of birth to be able to add them. Oh, no, no, that's fine. Leave it like that. Just, for me- Okay. ...exclude them from the plan, but I want to keep the same plan. Okay, so I do show that... Like I said, we... Because we didn't reach you, we'd put you down for the Stay Healthy TeleRX plan for preventative care, and then the VIP Standard for your regular doctor's visits and things like that. Did you want to replace that with the Stay Healthy Enhanced, which is kind of like one plan that does both, but it, it is a little bit more... uh, it's a little bit more expensive? If you... Uh, right now, we're at \$41.65. If you did that instead, it'd be \$51.80 per week. Hmm. Okay. Yes, do that, because I, I remember I wrote, like, something like, uh, "I want to have everything just in one place." I know- Okay. And you correct me if I am wrong, I remember said, like, in one place says it's only for the doctor, not for the specialist. I have to pay extra money for that. I just wanna have one plan has everything include. Okay. Yeah, so... Uh, okay, I- I exactly what you- get what you mean because the Stay Healthy plan is preventative only. You can only get things like physicals, vaccines, cancer screenings- Mm-hmm. ... and things like that, but you can't get, you can't get, like if... doctor's visits if you're sick or anything like that. And then VIP is the other way around. You can get those sickness visits, but you can't get those preventative visits anymore. But then the Stay Healthy Enhanced plan is both in one. So yeah, we can, we can do that for you. Um, all right. So we'll go ahead and set that up. It's going to be \$51.80 per week, uh, instead. Now this does mean, again, because the, because of the changes and because we're only just now putting that all in, you may... it's possible you may see one or two deductions at the original 39.66 for the plans that you were enrolled into, uh, first, um, before everything changes over and it, uh, goes up to that 51.80. Um, but once everyth-... once you see the first deduction of 51.80, then that'll be, uh... the Monday after that is when your enrollment will be set up based on what we've talked about today and then ev-... a- you should receive ID cards for that about a week or two after, okay? Okay. And you include the, the vision too? Uh, yes, that's... Yeah, that, that 51.80 is with vision. Yes, ma'am. Okay. Let me go back a little bit. Dental, vision, and medical, you got, right? Yes. So medical, dental, vision, and then life insurance and group accident, so accident coverage. Um, all of that totals out to that 51.80. Okay. And for the, um, life insurance, um, it's only for me or I can include my family? Um, yeah, we can, uh, we can put your family on the life insurance as well. It's a \$20,000 policy for you and then a \$2,500 policy for your spouse and any children between six months and, uh, I believe it's 26 years, and then any children, um, less than, uh, between, uh, like less than six months old, it's \$500 coverage. Okay. No, I have eight and 21. Okay. So

yeah, so it'd be, it'd be, um, yeah, \$20,000 coverage for you and then \$2,500 coverage each for your spouse and your children. Okay. Um, so yeah, we can, we can instead do the, uh... we can do just the life insurance for the family. Yes. Okay. Um, let's see here. Hey, question. For the vision and dental, the family can be included, I believe my husband and my older son? Uh, yes, we can, we can do that as well. We can do... So, so just to confirm, uh, just to make sure that we've got everything set up properly, we've got medical for just you, accident for just you, but then dental, vision, and life for you and your family? Uh, yes. Okay, so that is a total of \$67.91 per week. Do you authorize those deductions from HSS? Yes. All right. Okay. Let's go ahead and get your family added on here. Give me just a moment. Now, like I said, we... while you did include their names on the po-, on the, uh, form that you originally filled out, we were missing the other required information to be able to add them on there. So give me just a moment to get at least their names and then I'll get the rest of it from you. Um, now, uh, Francisco, do you have his, uh, social? Uh, 6-70. Or... 676? No, 370. 370? No, 6-7-0. Oh, 670. Okay. Yeah. Oh my God, what is the other number? Three something. Okay. So if you, if you, if you, i- if you don't know them off the top of your head, um, at lea-... as long as I can get their dates of birth, you can, you can just always give us a call back with their, with their socials. So the same number you called me? Uh, yeah, the sa- the same number that I'm calling you from. It should be showing up as 800-497-4856. Um, just give us a call back at that same number. We're here Monday through Friday, 8:00 AM to 8:00 PM Eastern. Any one of our reps can get that information from you. Okay, uh, Francisco's date of birth is, uh, 2-18-76. 2-18-76. Okay, one moment. Let me add him on there. And then let's see here. All right, what about Wilbert? Uh, 3-27-2003. Okay. Thank you. One moment. Mm-hmm. And then finally, Tiago. He is, uh, 11-12-2016. 2015, 1-5, or 2016, 1-6? 1-6. 1-6. Okay, thank you. Wanted to make sure I heard you correctly. All right. No problem. So... All right. So, uh, we've got... just to go over everything and confirm once more, we've got medical for just you, accident for just you, and then dental, vision, and life for all four of you, you, Francisco, Wilbert, and Tiago. Um, that's a total, again, of \$67.91. Uh, this, this will take about a week or two to go into effect. Uh, so like I said, you may see one or two deductions for what originally you were enrolled into at the 39.66 for everything for just yourself, but then you should see it change up to that 67.91. Uh, Monday after that first deduction of 67.91 is when everything will be swapped over to what you and I have discussed.... and you'll receive new ID cards for all that about a week or two after that effective date has gone through, um, after that change is fully processed. Um... all right. So, uh, was there anything else that I might be able to help you with? Okay. For Tiago - Mm-hmm. ... can you take it out, Tiago from the dental vision? Because Tiago has this insurance on his own, separately from this. I just want this insurance for... For vision you get... No. Take it out, Tiago. For vision, I want me, Francisco, and Wilbert e- sent as a dental, and the life insurance for everybody. Okay. So, we cannot do that. If, if Tiago's on the coverage at all, he's on any plans that involve, that involve the family. Um... so, that you may want to discuss with the, uh, whoever his current insurance for his dental and vision is through, and see what they may be able to do about that. But through us, it's either he's on every plan that has the family or he's on none of them. I'll take it out on none of them. It's fine. So, so, just remove Tiago entirely? Yes. Okay. We can, we can do that, then. All right. So then, um, so then the only, the only family members that are going to be covered are Francisco and Wilbert. Tiago will not be covered at all, um, either dental, vision, or life. And then, uh, you, Francisco, and Wilbert will be on all three and then it's just you for your medical and then your

accident coverage. That's correct. Okay, cool. All right, then. So, we've got that, we've got that taken care of, then. Um, it's still going to be the same, it's still going to be the same 67.91 as that doesn't change dep- uh, regardless of how many, uh, how many children dependents you have on there. Um, and it's the same price for one dependent, uh, f- or one child or 10 children. So, um, doesn't matter on that. Oh, okay. But I'm, uh, my, my concern is, if we hi- I put Tiago through this one, it's gonna affect the, the insurance he has already? So, so that's, that is entirely up to the other insurance plan. So, uh, for that you'll want to get in contact with, um, who Tiago's current dental and vision insurance is through, and ask them if him being on any other plans will affect his coverage through them. And based off of your answer with that, you can then give us a call back to add Tiago back on if you need to. Okay. Okay. Um, and then, uh, just be aware that you're only able to do that as long as you're eligible to do that. Um, now given that you haven't started working, you haven't started getting any paychecks from HSF yet, you more or less are always eligible until that happens. Once you get your first check, you then have 30 days after that first check date to make any final decisions. After that 30-day window has closed, you're th- you're then unable to add anything further or add anyone else until HSS's open enrollment, which I believe they typically hold in, in, uh... I want to say it's December, but let me double-check this. December, December every year? Uh, not December. October, October every year. Okay. They just do that one once a year, or twice a year? Uh, correct. Yeah. Uh, so, so you get, um... So once your 30-day window is closed after your first check, then yeah, you have to wait until open enrollment, which they hold once a year every October. Okay. All right, then. Um... Okay. I think we've got everything set up for how you want it. Was there anything else I might be able to help you w- uh, with, Janet? No, that's it for me. Thank you. No problem. Thank you for taking the time to speak with me today, ma'am, and you have a wonderful day. Thank you. You do as well. All right. Mm-hmm. Bye now. Mm-hmm. Bye-bye.

Conversation Format

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

Speaker speaker_1: Hi, good afternoon. This is Chris with Benefits and a Card. We're returning a voicemail that was left with us over the weekend.

Speaker speaker_2: Yes.

Speaker speaker_1: Hi, may I ask who I'm speaking with?

Speaker speaker_2: Janet.

Speaker speaker_1: Janet, okay. Hi, Janet. Um, so I understand that you had a couple of questions regarding... I believe it was getting enrolled into insurance benefits. Is that correct?

Speaker speaker_2: Yes, it is.

Speaker speaker_1: Okay, before we continue, this call is being recorded for quality assurance and training purposes. Uh, so I can make sure that I'm locating your correct file to be able to assist you, uh, what staffing company do you work with, ma'am?

Speaker speaker_2: HH... No, HSS, I think. Yeah.

Speaker speaker_1: HSS, okay. And your last name?

Speaker speaker_2: Perez-Espinal. P-E-R-E-Z.

Speaker speaker_1: Perez, okay.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And then... All right, and then can you verify, just real quick, the last four of your Social for me, for security purposes?

Speaker speaker_2: 2191.

Speaker speaker_1: Thank you. Okay, pulling up your file here. Uh, looks like I'm showing you are currently enrolled into insurance benefits. It looks like you have the VIP Standard, the Dental, Life, Accident, and the Stay Healthy TeleRX. Um-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: So, uh, you see that that is set up for you. However, we are still waiting for HSS to start taking deductions out. Uh, doesn't look like we received any information from them stating that you're even on payroll yet, so we haven't been able to send them the information to, uh, to start deductions. So, we're just waiting on, we're just waiting on all of that to happen.

Speaker speaker_2: Okay. And when do you think this gonna happen?

Speaker speaker_1: That's... I- pretty much, more or less, we're... From, from at least what our system is showing, we're waiting for you to start working and start getting paid.

Speaker speaker_2: Oh, as soon as I'm getting, I get paid, you can... I get a deduction, right?

Speaker speaker_1: I, I can't say as soon as you'll get paid. Um, it's possible, but that's entirely up to HSS, um, from... For whenever, like, whenever they send everything they need to, to be able to... for us to put into our system that, "Hey, these deductions should be taking, be ti- be being taken out of your check and send that back over to them." Um, but at, at this point, uh, we're just... That's... It's just kind of a waiting game. We're waiting on you to start working, start getting paychecks, and then for HSS to start taking deductions out of those paychecks.

Speaker speaker_2: Oh-

Speaker speaker_1: Once that happens, your, your policy should be effective the following Monday.

Speaker speaker_2: Okay. And another question, can you repeat me the, the, the benefits I get through?

Speaker speaker_1: Yeah, I show that you have medical, both preventative care services and standard medical services. Uh, you have dental, you have life insurance, and you have the

acci- the group accident policy. This all should total to \$39.66 per week.

Speaker speaker_2: And what about the vision? I know I did... I had, um, MetLife.

Speaker speaker_1: Uh, yeah, vision is available. It doesn't look like you had... No, you... I know you had selected that. For some reason, it wasn't included in your, in your enrollment. I'll go ahead and add that on. Um, that'll, uh, that'll bring it to, uh, \$41.65 per week. Now, because it wasn't added on originally, it may take a week or two for that to, uh, for that to process. So, you may see the deductions for everything else except vision first, and then you'll start seeing the money coming out for vision later. Um, but yeah, that... We'll, uh, we'll go ahead and get that set up for you.

Speaker speaker_2: Yes, please, and-

Speaker speaker_1: No problem.

Speaker speaker_2: The medical plan, which plan I choose? Because I know when I was doing on the, on the portal, I was trying to pick the... I think... I don't know, they have a different name. So I think it's a premium or something like that. And by accident, I picked two plan, but I just need one.

Speaker speaker_1: Okay, okay, so I see what it is. So, you had originally selected the Stay Healthy TeleRX plan and the VIP Standard, and then you also had selected the Stay Healthy Enhanced, uh, which is kind of a combination, and you can't have all three of those at the same time. I do see here that it looks like sometime back in December, we tried to get in contact with you, but we couldn't reach you. Um, as a result, you were enrolled into the plan that you current... that currently the enrollment's set up for. I do also see that your original request was for you and your family, but we were... but we didn't have the information, uh, required to add your family onto the policy. So you've been, you've been set up for employee only. Uh, while we had your family's names, we did not have their Socials or their dates of birth, and we need at least the dates of birth to be able to add them.

Speaker speaker_2: Oh, no, no, that's fine. Leave it like that. Just, for me-

Speaker speaker_1: Okay.

Speaker speaker_2: ...exclude them from the plan, but I want to keep the same plan.

Speaker speaker_1: Okay, so I do show that... Like I said, we... Because we didn't reach you, we'd put you down for the Stay Healthy TeleRX plan for preventative care, and then the VIP Standard for your regular doctor's visits and things like that. Did you want to replace that with the Stay Healthy Enhanced, which is kind of like one plan that does both, but it, it is a little bit more... uh, it's a little bit more expensive? If you... Uh, right now, we're at \$41.65. If you did that instead, it'd be \$51.80 per week.

Speaker speaker_2: Hmm. Okay. Yes, do that, because I, I remember I wro- I wrote, like, something like, uh, "I want to have everything just in one place." I know-

Speaker speaker_1: Okay.

Speaker speaker_2: And you correct me if I am wrong, I remember said, like, in one place says it's only for the doctor, not for the specialist. I have to pay extra money for that. I just wanna have one plan has everything include.

Speaker speaker_1: Okay. Yeah, so... Uh, okay, I- I exactly what you- get what you mean because the Stay Healthy plan is preventative only. You can only get things like physicals, vaccines, cancer screenings-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... and things like that, but you can't get, you can't get, like if... doctor's visits if you're sick or anything like that. And then VIP is the other way around. You can get those sickness visits, but you can't get those preventative visits anymore. But then the Stay Healthy Enhanced plan is both in one. So yeah, we can, we can do that for you. Um, all right. So we'll go ahead and set that up. It's going to be \$51.80 per week, uh, instead. Now this does mean, again, because the, because of the changes and because we're only just now putting that all in, you may... it's possible you may see one or two deductions at the original 39.66 for the plans that you were enrolled into, uh, first, um, before everything changes over and it, uh, goes up to that 51.80. Um, but once everyth-... once you see the first deduction of 51.80, then that'll be, uh... the Monday after that is when your enrollment will be set up based on what we've talked about today and then ev-... a- you should receive ID cards for that about a week or two after, okay?

Speaker speaker_2: Okay. And you include the, the vision too?

Speaker speaker_1: Uh, yes, that's... Yeah, that, that 51.80 is with vision. Yes, ma'am.

Speaker speaker_2: Okay. Let me go back a little bit. Dental, vision, and medical, you got, right?

Speaker speaker_1: Yes. So medical, dental, vision, and then life insurance and group accident, so accident coverage. Um, all of that totals out to that 51.80.

Speaker speaker_2: Okay. And for the, um, life insurance, um, it's only for me or I can include my family?

Speaker speaker_1: Um, yeah, we can, uh, we can put your family on the life insurance as well. It's a \$20,000 policy for you and then a \$2,500 policy for your spouse and any children between six months and, uh, I believe it's 26 years, and then any children, um, less than, uh, between, uh, like less than six months old, it's \$500 coverage.

Speaker speaker_2: Okay. No, I have eight and 21.

Speaker speaker_1: Okay. So yeah, so it'd be, it'd be, um, yeah, \$20,000 coverage for you and then \$2,500 coverage each for your spouse and your children.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, so yeah, we can, we can instead do the, uh... we can do just the life insurance for the family.

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. Um, let's see here.

Speaker speaker_2: Hey, question. For the vision and dental, the family can be included, I believe my husband and my older son?

Speaker speaker_1: Uh, yes, we can, we can do that as well. We can do... So, so just to confirm, uh, just to make sure that we've got everything set up properly, we've got medical for just you, accident for just you, but then dental, vision, and life for you and your family?

Speaker speaker_2: Uh, yes.

Speaker speaker_1: Okay, so that is a total of \$67.91 per week. Do you authorize those deductions from HSS?

Speaker speaker_2: Yes.

Speaker speaker_1: All right. Okay. Let's go ahead and get your family added on here. Give me just a moment. Now, like I said, we... while you did include their names on the po-, on the, uh, form that you originally filled out, we were missing the other required information to be able to add them on there. So give me just a moment to get at least their names and then I'll get the rest of it from you. Um, now, uh, Francisco, do you have his, uh, social?

Speaker speaker_2: Uh, 6-70.

Speaker speaker_1: Or... 676?

Speaker speaker_2: No, 370.

Speaker speaker_1: 370?

Speaker speaker_2: No, 6-7-0.

Speaker speaker_1: Oh, 670. Okay.

Speaker speaker_2: Yeah. Oh my God, what is the other number? Three something. Okay.

Speaker speaker_1: So if you, if you, if you, i- if you don't know them off the top of your head, um, at lea-... as long as I can get their dates of birth, you can, you can just always give us a call back with their, with their socials.

Speaker speaker_2: So the same number you called me?

Speaker speaker_1: Uh, yeah, the sa- the same number that I'm calling you from. It should be showing up as 800-497-4856. Um, just give us a call back at that same number. We're here Monday through Friday, 8:00 AM to 8:00 PM Eastern. Any one of our reps can get that information from you.

Speaker speaker_2: Okay, uh, Francisco's date of birth is, uh, 2-18-76.

Speaker speaker_1: 2-18-76. Okay, one moment. Let me add him on there. And then let's see here. All right, what about Wilbert?

Speaker speaker_2: Uh, 3-27-2003.

Speaker speaker_1: Okay. Thank you. One moment.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And then finally, Tiago.

Speaker speaker_2: He is, uh, 11-12-2016.

Speaker speaker_1: 2015, 1-5, or 2016, 1-6?

Speaker speaker_2: 1-6.

Speaker speaker_1: 1-6. Okay, thank you. Wanted to make sure I heard you correctly. All right.

Speaker speaker_2: No problem.

Speaker speaker_1: So... All right. So, uh, we've got... just to go over everything and confirm once more, we've got medical for just you, accident for just you, and then dental, vision, and life for all four of you, you, Francisco, Wilbert, and Tiago. Um, that's a total, again, of \$67.91. Uh, this, this will take about a week or two to go into effect. Uh, so like I said, you may see one or two deductions for what originally you were enrolled into at the 39.66 for everything for just yourself, but then you should see it change up to that 67.91. Uh, Monday after that first deduction of 67.91 is when everything will be swapped over to what you and I have discussed.... and you'll receive new ID cards for all that about a week or two after that effective date has gone through, um, after that change is fully processed. Um... all right. So, uh, was there anything else that I might be able to help you with?

Speaker speaker_2: Okay. For Tiago -

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... can you take it out, Tiago from the dental vision? Because Tiago has this insurance on his own, separately from this. I just want this insurance for... For vision you get... No. Take it out, Tiago. For vision, I want me, Francisco, and Wilbert e- sent as a dental, and the life insurance for everybody.

Speaker speaker_1: Okay. So, we cannot do that. If, if Tiago's on the coverage at all, he's on any plans that involve, that involve the family. Um... so, that you may want to discuss with the, uh, whoever his current insurance for his dental and vision is through, and see what they may be able to do about that. But through us, it's either he's on every plan that has the family or he's on none of them.

Speaker speaker_2: I'll take it out on none of them. It's fine.

Speaker speaker_1: So, so, just remove Tiago entirely?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. We can, we can do that, then. All right. So then, um, so then the only, the only family members that are going to be covered are Francisco and Wilbert. Tiago will not be covered at all, um, either dental, vision, or life. And then, uh, you, Francisco, and Wilbert will be on all three and then it's just you for your medical and then your accident coverage.

Speaker speaker_2: That's correct.

Speaker speaker_1: Okay, cool. All right, then. So, we've got that, we've got that taken care of, then. Um, it's still going to be the same, it's still going to be the same 67.91 as that doesn't change dep- uh, regardless of how many, uh, how many children dependents you have on there. Um, and it's the same price for one dependent, uh, f- or one child or 10 children. So, um, doesn't matter on that.

Speaker speaker_2: Oh, okay. But I'm, uh, my, my concern is, if we hi- I put Tiago through this one, it's gonna affect the, the insurance he has already?

Speaker speaker_1: So, so that's, that is entirely up to the other insurance plan. So, uh, for that you'll want to get in contact with, um, who Tiago's current dental and vision insurance is through, and ask them if him being on any other plans will affect his coverage through them. And based off of your answer with that, you can then give us a call back to add Tiago back on if you need to.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay. Um, and then, uh, just be aware that you're only able to do that as long as you're eligible to do that. Um, now given that you haven't started working, you haven't started getting any paychecks from HSF yet, you more or less are always eligible until that happens. Once you get your first check, you then have 30 days after that first check date to make any final decisions. After that 30-day window has closed, you're th- you're then unable to add anything further or add anyone else until HSS's open enrollment, which I believe they typically hold in, in, uh... I want to say it's December, but let me double-check this.

Speaker speaker_2: December, December every year?

Speaker speaker_1: Uh, not December. October, October every year.

Speaker speaker_2: Okay. They just do that one once a year, or twice a year?

Speaker speaker_1: Uh, correct. Yeah. Uh, so, so you get, um... So once your 30-day window is closed after your first check, then yeah, you have to wait until open enrollment, which they hold once a year every October.

Speaker speaker_2: Okay.

Speaker speaker_1: All right, then. Um... Okay. I think we've got everything set up for how you want it. Was there anything else I might be able to help you w- uh, with, Janet?

Speaker speaker_2: No, that's it for me. Thank you.

Speaker speaker_1: No problem. Thank you for taking the time to speak with me today, ma'am, and you have a wonderful day.

Speaker speaker_2: Thank you. You do as well.

Speaker speaker_1: All right. Mm-hmm. Bye now.

Speaker speaker_2: Mm-hmm. Bye-bye.