

## Transcript: Estefania

**Acevedo-4965224591441920-6727032121638912**

### Full Transcript

Your call may be monitored or recorded for- Yes. ... quality assurance purposes. Hey, good afternoon. I'm calling from Benefits Care Card on behalf of H&S; and Ness. I'm looking to speak with Miss Claudia. This is she. Um, hey, good morning. I'm calling because we're currently processing enrollment forms for your staff and agency. And you selected the VIP Standard for employee and spouse, dental for employee and spouse, and vision for employee and spouse. Go ahead. But what we were missing, um... I'm sorry. Oh, can you hear me? I'm sorry. Yes? Um, so, you selected three plans, uh, for coverage under your staff and agency, being dental, vision, and a medical plan- Correct. ... for employee and spouse, but we were missing the dependents' information. So we never received your spouse information, so I was wondering if you still wanted to include him, or did you- Yes. ... wanna... You did? Okay. Um, could I get- Use the person listed as my beneficiary, Kenneth, K-E-N-N-E-T-H. Last name is Deterville. I'm gonna spell it out for you. D as in David, E as in echo, T as in Tom, E as in echo, R as in river, V as in Victor, I as in ice cream, llama, llama, echo. Sorry. Thank you. You're welcome. And then, um, by any chance, do you have his Social? Yes. Okay. I'm ready whenever you are. Hold on. Hold o- hold on. Let me look. 'Cause my brain's nosy. 433- Mm-hmm. ... 670846. Okay. And then his date of birth? 09/14/87. 09/14/1987? Correct. Okay. September 9th. Okay, he has been added! Did you have any questions about any of your plans? Um, no, I do not. Um, yeah, wait, one question. Mm-hmm. Um, so the fees start coming out as soon as I start receiving a paycheck, correct? So, it typically, yeah. So, uh- Okay. ... it typically takes maybe one to two weeks for your employer to start making the deduction. Okay. Once you see the very first deduction of \$41.98 come out of your paycheck, the following Monday is when you have active coverage of that deduction. And then by that- Okay. ... first week of your active, activation week, by Thursday or Friday, you should be receiving your dental card, as well as your vision card, and then for- Okay. ... your medical card, which is your VIP Standard, normally- Mm-hmm. ... that card, they don't mail out, but if you do want a physical copy, um, you're welcome to give this c- number a call and we'll be happy to request one for you. Oh, okay. But it would have to be active for us to request it. Okay. Not a problem. And, um- All right. ... what was I gonna say? So that, the 42, the, I'm just gonna round up, the \$43 covers the insurance, the dental and the vision, correct? So, yeah, so for your- Okay. ... VIP Standard, that's your medical plan. That's the one that would cover your doctor visits if you get sick, your hospital visits, urgent care and emergency room. Uh-huh. But that one doesn't cover your preventative services, meaning it wouldn't cover, like, one physical visit a year, some vaccinations, STD screening, cancer screening, nor counseling. So it's only for actual, like, doctor visits, if you're already sick, or hospital- Oh, okay. ... visits, urgent care and emergency room. Well, how would I, for that one, that would be that VIP one, huh? So, um- That premium, that's the one that's- Yeah. ... 40? So, so the

VIPs only cover your doctor visits, if you're sick, hospital visits. So it's the same thing. All of the VIPs are the same thing. The main difference is the dollar amount that it covers, and that the Standard doesn't cover rehabilitation, preventive surgery, um, and it doesn't cover, give me one second, let me verify, intensive care either. So your VIP Standard only- Mm-hmm. ... is hospital and indemnity only, and then there's another plan that's called the MEC-Enhanced. So your MEC-Enhanced is the one that actually does cover your preventative care, meaning one physical visit a year, some vaccinations, some STD and cancer screening, and it also covers what your VIP Standard. However, like you said earlier, that one is the one that's 42.61. And with the MEC-Enhanced, that one requires co-pays. With your VIP Standard, it doesn't require co-pays. Okay. And with the MEC-Enhanced, it requires you to stay within the network to receive coverage. And with the one that you selected, it doesn't require you to stay within the network. You could be in the network or out of the network. The only thing is- Okay. ... it doesn't include your, like, in other words, your annuals. Okay. That wouldn't be covered, if you- Is that what I'm missing? ... would wanna add that, you could- Uh-huh. ... also add the, um, you could select the MEC-Enhanced, which is the one that's 42.61, or they also offer the Stay Healthy MEC, which is only, um, preventative care and preventative care only. That one only covers, like, your annuals, some vaccinations, some STD and cancer screening, but it doesn't cover actual hospital and doctor visits. So it's like- Okay. ... vice versa. Okay. Yeah, I know. I need to be able to have everything covered because I'm going through the change right now. Mm-hmm. And I need my hormone medication. Okay. Um, so did you wanna do the NEC Enhanced? Okay, and how much would that be added to it? For employee... Did you wanna do employee and spouse as well or just employee? Yes. Um- No, it is, it'd be for both of us. Oh, so it's you guys? Okay, so for employee and spouse it would be a weekly deduction for the NEC Enhanced of \$72.92. If you add that- A weekly deduction? Yes, so all of these are weekly. Oh, okay. Weekly deductions. Um, if you were to replace that one instead of the standard with what you already selected, it would be- Uh-huh. ... a weekly deduction of \$83.44. So it'd go up- Yes. ... basically \$40. Mm-hmm. And that's weekly? Correct. Okay, but I can change it at any other time, like, i- in the future I can change it if I need to? So the only time you're able to, like, change plans or add new plans would be within the first 30 days of you receiving your first check. They consider that- Okay. ... being your personal open enrollment period, or- Okay. ... when the company is within company open enrollment, and that would be annually. So for your staff and agency that you work for, I could verify to see what month that falls in. But those would be the only two times that you would be able to, like, change your, um, coverage. Okay. Within your- Okay. ... personal and then within your company. Uh, so wait- Okay. For HSNS their net company open enrollment period is between the month of October up until November. So in other words- Oh. ... you would have to wait till next year. Okay. Unless I was waiting till my first check and then I can call and do it. Yeah, and they just give you 30 days from the day after- Okay. ... your company pays. I don't, I don't mind. I just wanted to know because, you know, I need to see how much my checks are gonna be if I'm gonna take an extra \$40 out. Yeah. Yes, ma'am. But- So I think- ... did you wanna do- ... that's fine with what I have for right now. Okay. So did you wanna do the VIP Standard or did you wanna do the NEC Enhanced? I'm gonna do the VIP Standard because I heard you say- Okay. ... I can go out of network and everything with it. Correct. Yeah. Yes, ma'am. Okay. All right, so, so far I have the VIP Standard for \$31.46, dental for \$6.50, and vision for \$4.02. That would be a weekly deduction of \$41.98. Um, before you select that do

you want me to go over what those plans that you selected cover? Yeah, I was just gonna ask you what does the dental and vision cover? Okay, so for dental, uh, for a preventative visit it would be covered at 100%. A basic visit, like, if you gotta go in for a cleaning, that would be covered at 80%. Basic restorative, so if they have to fill in a cavity, that's covered at 80%. X-rays are covered at 80%. You have an annual maximum of \$500. And with your dental plan you would have to give a one-time deductible. Um, for the individual one it would be a one-time deductible of \$50. Oh, okay. And I believe, I believe since it's, like, employee and spouse it technically would be \$100. \$100? That's fine. Mm-hmm. That is fine. And then for, and then for vision, um, that one has its co-pays. So if you go for an eye exam you only have to pay \$10. If you go for- What? ... co-pay for lenses and frames that would be \$25, and you have a frame allowance of \$130. Um, and then for- Okay. ... your hospital and vision plan- Does that count even, like, if you go to one of those places like the America's Best and stuff that, that counts for them as well? So I- Or no? It doesn't give me a list of their providers, but if you want I can give you the carrier's phone number and it gives me the, uh, they'll be able to tell you if that's one of the providers. Okay. 'Cause I know who you're talking about. But if you want I can give you that phone number. Um, I don't have a pen on me right now. I'm sitting with my granny right now. Hold on. Let me see if I can find a pen. So, or I can send it to you via email if that's- Can you please? ... okay with email. Yes. And, um, I was gonna tell you that for your VIP Standard, that one, like I said earlier, it doesn't require you to just stay within the network. You could be in the network or out of net- network to receive coverage. You do have prescription benefits through Pharmaville, which depending on what generic medication you get you can pay up to \$10., \$20., \$30. And for the non-generics- Okay. ... they offer discounts. That plan also does include something called a virtual urgent care, which gives you access virtually with medical providers. Um, and then with the Standard it doesn't cover intensive care, rehabilitation, nor preventive surgery, but it does cover flat fees towards the services that you go for. So for example, for hospital admission benefit they would cover \$500 per day for a max of one day. Hospital confinement, \$50 per day for a max of 30 days. Surgery in hospital they would cover \$250 per day for a max of a day. Surgery in physician office they would cover \$125 per day for a max of two days. But if you want I can send you all of this information at that email so that you can see- Okay. Well- ... what you're getting enrolled also too. I would really appreciate that. Okay. And then is that a good email, the I-P-S-I-D? Oh, that's I... Yes, B-O-A. It's yboa@gmail. Yes. Okay. Um, do you mind if I send it real quick before I let you go just to make sure that you did receive it? No, that's fine. Okay. I'm 100% with that. I'm look- I'm waiting now. Okay, thank you. I'll be right back. No, I... find it. Is it 880-203-0768. Yeah. Okay. You wanna close the door when you leave your space? Sure. Do you want me to leave the light on for you? Mm-mm. Don't need the door open? Uh-huh. Go ahead and close. Okay. Okay. Thank you for your hold. I went ahead and emailed that to you. Um, so that has those providers' phone numbers as well as the benefit guide. Okay. Let me check my all mail. And then it should come from an email that says, "Info, tab another tab" Oh. It says InfoCard. Yes, ma'am. Right there. Yes. Thank you. You're welcome. And then if you ever wanna make any changes before that person's open enrollment period is over, you're welcome to give us a call. We're open from 8:00 AM up until 8:00 PM Eastern Time. And then that guide tells you all the plans that they offer as well as the prices, just in case you wanna make any changes. Thank you. Yes, ma'am. Thank you. You're welcome. Have a nice day. You too. Enjoy your upcoming weekend. Thank you. You did too. All right. Thanks, bye.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for-

Speaker speaker\_1: Yes.

Speaker speaker\_0: ... quality assurance purposes.

Speaker speaker\_2: Hey, good afternoon. I'm calling from Benefits Care Card on behalf of H&S; and Ness. I'm looking to speak with Miss Claudia.

Speaker speaker\_1: This is she.

Speaker speaker\_2: Um, hey, good morning. I'm calling because we're currently processing enrollment forms for your staff and agency. And you selected the VIP Standard for employee and spouse, dental for employee and spouse, and vision for employee and spouse.

Speaker speaker\_1: Go ahead.

Speaker speaker\_2: But what we were missing, um... I'm sorry. Oh, can you hear me? I'm sorry.

Speaker speaker\_1: Yes?

Speaker speaker\_2: Um, so, you selected three plans, uh, for coverage under your staff and agency, being dental, vision, and a medical plan-

Speaker speaker\_1: Correct.

Speaker speaker\_2: ... for employee and spouse, but we were missing the dependents' information. So we never received your spouse information, so I was wondering if you still wanted to include him, or did you-

Speaker speaker\_1: Yes.

Speaker speaker\_2: ... wanna... You did? Okay. Um, could I get-

Speaker speaker\_1: Use the person listed as my beneficiary, Kenneth, K-E-N-N-E-T-H. Last name is Deterville. I'm gonna spell it out for you. D as in David, E as in echo, T as in Tom, E as in echo, R as in river, V as in Victor, I as in ice cream, llama, llama, echo. Sorry.

Speaker speaker\_2: Thank you.

Speaker speaker\_1: You're welcome.

Speaker speaker\_2: And then, um, by any chance, do you have his Social?

Speaker speaker\_1: Yes.

Speaker speaker\_2: Okay. I'm ready whenever you are.

Speaker speaker\_1: Hold on. Hold o- hold on. Let me look. 'Cause my brain's nosy. 433-Mm-hmm. ... 670846.

Speaker speaker\_2: Okay. And then his date of birth?

Speaker speaker\_1: 09/14/87.

Speaker speaker\_2: 09/14/1987?

Speaker speaker\_1: Correct.

Speaker speaker\_2: Okay.

Speaker speaker\_1: September 9th.

Speaker speaker\_2: Okay, he has been added! Did you have any questions about any of your plans?

Speaker speaker\_1: Um, no, I do not. Um, yeah, wait, one question.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Um, so the fees start coming out as soon as I start receiving a paycheck, correct?

Speaker speaker\_2: So, it typically, yeah. So, uh-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... it typically takes maybe one to two weeks for your employer to start making the deduction.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Once you see the very first deduction of \$41.98 come out of your paycheck, the following Monday is when you have active coverage of that deduction. And then by that-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... first week of your active, activation week, by Thursday or Friday, you should be receiving your dental card, as well as your vision card, and then for-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... your medical card, which is your VIP Standard, normally-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: ... that card, they don't mail out, but if you do want a physical copy, um, you're welcome to give this c- number a call and we'll be happy to request one for you.

Speaker speaker\_1: Oh, okay.

Speaker speaker\_2: But it would have to be active for us to request it.

Speaker speaker\_1: Okay. Not a problem. And, um-

Speaker speaker\_2: All right.

Speaker speaker\_1: ... what was I gonna say? So that, the 42, the, I'm just gonna round up, the \$43 covers the insurance, the dental and the vision, correct?

Speaker speaker\_2: So, yeah, so for your-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... VIP Standard, that's your medical plan. That's the one that would cover your doctor visits if you get sick, your hospital visits, urgent care and emergency room.

Speaker speaker\_1: Uh-huh.

Speaker speaker\_2: But that one doesn't cover your preventative services, meaning it wouldn't cover, like, one physical visit a year, some vaccinations, STD screening, cancer screening, nor counseling. So it's only for actual, like, doctor visits, if you're already sick, or hospital-

Speaker speaker\_1: Oh, okay.

Speaker speaker\_2: ... visits, urgent care and emergency room.

Speaker speaker\_1: Well, how would I, for that one, that would be that VIP one, huh?

Speaker speaker\_2: So, um-

Speaker speaker\_1: That premium, that's the one that's-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: ... 40?

Speaker speaker\_2: So, so the VIPs only cover your doctor visits, if you're sick, hospital visits. So it's the same thing. All of the VIPs are the same thing. The main difference is the dollar amount that it covers, and that the Standard doesn't cover rehabilitation, preventive surgery, um, and it doesn't cover, give me one second, let me verify, intensive care either. So your VIP Standard only-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: ... is hospital and indemnity only, and then there's another plan that's called the MEC-Enhanced. So your MEC-Enhanced is the one that actually does cover your preventative care, meaning one physical visit a year, some vaccinations, some STD and cancer screening, and it also covers what your VIP Standard. However, like you said earlier, that one is the one that's 42.61. And with the MEC-Enhanced, that one requires co-pays. With your VIP Standard, it doesn't require co-pays.

Speaker speaker\_1: Okay.

Speaker speaker\_2: And with the MEC-Enhanced, it requires you to stay within the network to receive coverage. And with the one that you selected, it doesn't require you to stay within the network. You could be in the network or out of the network. The only thing is-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... it doesn't include your, like, in other words, your annuals.

Speaker speaker\_1: Okay.

Speaker speaker\_2: That wouldn't be covered, if you-

Speaker speaker\_1: Is that what I'm missing?

Speaker speaker\_2: ... would wanna add that, you could-

Speaker speaker\_1: Uh-huh.

Speaker speaker\_2: ... also add the, um, you could select the MEC-Enhanced, which is the one that's 42.61, or they also offer the Stay Healthy MEC, which is only, um, preventative care and preventative care only. That one only covers, like, your annuals, some vaccinations, some STD and cancer screening, but it doesn't cover actual hospital and doctor visits. So it's like-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... vice versa.

Speaker speaker\_1: Okay. Yeah, I know. I need to be able to have everything covered because I'm going through the change right now.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: And I need my hormone medication.

Speaker speaker\_2: Okay. Um, so did you wanna do the NEC Enhanced?

Speaker speaker\_1: Okay, and how much would that be added to it?

Speaker speaker\_2: For employee... Did you wanna do employee and spouse as well or just employee?

Speaker speaker\_1: Yes.

Speaker speaker\_2: Um-

Speaker speaker\_1: No, it is, it'd be for both of us.

Speaker speaker\_2: Oh, so it's you guys? Okay, so for employee and spouse it would be a weekly deduction for the NEC Enhanced of \$72.92. If you add that-

Speaker speaker\_1: A weekly deduction?

Speaker speaker\_2: Yes, so all of these are weekly.

Speaker speaker\_1: Oh, okay.

Speaker speaker\_2: Weekly deductions. Um, if you were to replace that one instead of the standard with what you already selected, it would be-

Speaker speaker\_1: Uh-huh.

Speaker speaker\_2: ... a weekly deduction of \$83.44.

Speaker speaker\_1: So it'd go up-

Speaker speaker\_2: Yes.

Speaker speaker\_1: ... basically \$40.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: And that's weekly?

Speaker speaker\_2: Correct.

Speaker speaker\_1: Okay, but I can change it at any other time, like, i- in the future I can change it if I need to?

Speaker speaker\_2: So the only time you're able to, like, change plans or add new plans would be within the first 30 days of you receiving your first check. They consider that-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... being your personal open enrollment period, or-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... when the company is within company open enrollment, and that would be annually. So for your staff and agency that you work for, I could verify to see what month that falls in. But those would be the only two times that you would be able to, like, change your, um, coverage.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Within your-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... personal and then within your company. Uh, so wait-

Speaker speaker\_1: Okay.

Speaker speaker\_2: For HSNS their net company open enrollment period is between the month of October up until November. So in other words-

Speaker speaker\_1: Oh.

Speaker speaker\_2: ... you would have to wait till next year.



Speaker speaker\_1: Okay. Unless I was waiting till my first check and then I can call and do it.

Speaker speaker\_2: Yeah, and they just give you 30 days from the day after-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... your company pays.

Speaker speaker\_1: I don't, I don't mind. I just wanted to know because, you know, I need to see how much my checks are gonna be if I'm gonna take an extra \$40 out.

Speaker speaker\_2: Yeah. Yes, ma'am. But-

Speaker speaker\_1: So I think-

Speaker speaker\_2: ... did you wanna do-

Speaker speaker\_1: ... that's fine with what I have for right now.

Speaker speaker\_2: Okay. So did you wanna do the VIP Standard or did you wanna do the NEC Enhanced?

Speaker speaker\_1: I'm gonna do the VIP Standard because I heard you say-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... I can go out of network and everything with it.

Speaker speaker\_2: Correct.

Speaker speaker\_1: Yeah.

Speaker speaker\_2: Yes, ma'am. Okay. All right, so, so far I have the VIP Standard for \$31.46, dental for \$6.50, and vision for \$4.02. That would be a weekly deduction of \$41.98. Um, before you select that do you want me to go over what those plans that you selected cover?

Speaker speaker\_1: Yeah, I was just gonna ask you what does the dental and vision cover?

Speaker speaker\_2: Okay, so for dental, uh, for a preventative visit it would be covered at 100%. A basic visit, like, if you gotta go in for a cleaning, that would be covered at 80%. Basic restorative, so if they have to fill in a cavity, that's covered at 80%. X-rays are covered at 80%. You have an annual maximum of \$500. And with your dental plan you would have to give a one-time deductible. Um, for the individual one it would be a one-time deductible of \$50.

Speaker speaker\_1: Oh, okay.

Speaker speaker\_2: And I believe, I believe since it's, like, employee and spouse it technically would be \$100.

Speaker speaker\_1: \$100? That's fine.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: That is fine.

Speaker speaker\_2: And then for, and then for vision, um, that one has its co-pays. So if you go for an eye exam you only have to pay \$10. If you go for-

Speaker speaker\_1: What?

Speaker speaker\_2: ... co-pay for lenses and frames that would be \$25, and you have a frame allowance of \$130. Um, and then for-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... your hospital and vision plan-

Speaker speaker\_1: Does that count even, like, if you go to one of those places like the America's Best and stuff that, that counts for them as well?

Speaker speaker\_2: So I-

Speaker speaker\_1: Or no?

Speaker speaker\_2: It doesn't give me a list of their providers, but if you want I can give you the carrier's phone number and it gives me the, uh, they'll be able to tell you if that's one of the providers.

Speaker speaker\_1: Okay.

Speaker speaker\_2: 'Cause I know who you're talking about. But if you want I can give you that phone number.

Speaker speaker\_1: Um, I don't have a pen on me right now. I'm sitting with my granny right now. Hold on. Let me see if I can find a pen.

Speaker speaker\_2: So, or I can send it to you via email if that's-

Speaker speaker\_1: Can you please?

Speaker speaker\_2: ... okay with email. Yes. And, um, I was gonna tell you that for your VIP Standard, that one, like I said earlier, it doesn't require you to just stay within the network. You could be in the network or out of net- network to receive coverage. You do have prescription benefits through Pharmaville, which depending on what generic medication you get you can pay up to \$10., \$20., \$30. And for the non-generics-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... they offer discounts. That plan also does include something called a virtual urgent care, which gives you access virtually with medical providers. Um, and then with the Standard it doesn't cover intensive care, rehabilitation, nor preventive surgery, but it does cover flat fees towards the services that you go for. So for example, for hospital admission benefit they would cover \$500 per day for a max of one day. Hospital confinement, \$50 per day for a max of 30 days. Surgery in hospital they would cover \$250 per day for a max of a day. Surgery in physician office they would cover \$125 per day for a max of two days. But if

you want I can send you all of this information at that email so that you can see-

Speaker speaker\_1: Okay. Well-

Speaker speaker\_2: ... what you're getting enrolled also too.

Speaker speaker\_1: I would really appreciate that.

Speaker speaker\_2: Okay. And then is that a good email, the I-P-S-I-D?

Speaker speaker\_1: Oh, that's I... Yes, B-O-A. It's yboa@gmail. Yes.

Speaker speaker\_2: Okay. Um, do you mind if I send it real quick before I let you go just to make sure that you did receive it?

Speaker speaker\_1: No, that's fine.

Speaker speaker\_2: Okay.

Speaker speaker\_1: I'm 100% with that. I'm look- I'm waiting now.

Speaker speaker\_2: Okay, thank you. I'll be right back.

Speaker speaker\_3: No, I... find it. Is it 880-203-0768. Yeah. Okay. You wanna close the door when you leave your space? Sure. Do you want me to leave the light on for you? Mm-mm. Don't need the door open? Uh-huh. Go ahead and close. Okay.

Speaker speaker\_2: Okay. Thank you for your hold. I went ahead and emailed that to you. Um, so that has those providers' phone numbers as well as the benefit guide.

Speaker speaker\_4: Okay. Let me check my all mail.

Speaker speaker\_2: And then it should come from an email that says, "Info, tab another tab"

Speaker speaker\_4: Oh. It says InfoCard.

Speaker speaker\_2: Yes, ma'am. Right there.

Speaker speaker\_4: Yes. Thank you.

Speaker speaker\_2: You're welcome. And then if you ever wanna make any changes before that person's open enrollment period is over, you're welcome to give us a call. We're open from 8:00 AM up until 8:00 PM Eastern Time. And then that guide tells you all the plans that they offer as well as the prices, just in case you wanna make any changes.

Speaker speaker\_4: Thank you. Yes, ma'am. Thank you.

Speaker speaker\_2: You're welcome. Have a nice day.

Speaker speaker\_4: You too. Enjoy your upcoming weekend.

Speaker speaker\_2: Thank you. You did too.

Speaker speaker\_4: All right. Thanks, bye.