

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hi. I am calling, uh, to see about, uh, the benefits that I have. Um, I currently work through Ground Services, and- Okay. ... I have the insurance. Okay, yeah, I can help you. What are the last four of your Social? 5045. And your first and last name? Cheri Murphy. For security purposes, could you verify your address as well as your date of birth? Um, should be... Is it 190 Brown Badge Loop, Madisonville, Kentucky 42431. And my, uh... What else did you ask for? Your date of birth. 04/08/'81. Okay. And then I have 270-836-2059 as your phone on file. That's right. And then I have C-H-E-R-I-M2002@Yahoo.com. Yeah. All right, so it looks like you currently have the dental, vision and then your preventative plan, and then they are within company open enrollment, meaning that you could add more plans if you wish. Uh, what is available? I heard that the benefits changed, so I was trying to see what if, what the differences were. Okay, let me check. Would you like me to send you the benefit guide? So that benefit guide has all the plans that they offer as well as the prices to those plans, and then I could go over the plans with you as well. How long do I have to change or add something? Uh, let me verify. So it looks like the last day to add anything would be January the 3rd. Okay. Um, did you want me to go ahead and email you that information, though? Yes. Okay. Give me one second. Let me go ahead and send that. I know the plans that you have right now, those stay the same, um. Mm-hmm. But I'm gonna go ahead and send you the entire PDF. Okay, can somebody- And then if you want we can go over this. I feel like somebody... Sure. Yeah, that'd be fine. Okay. I went ahead and emailed you that to your email file. Do you mind verifying that you received it? Yeah, I'm look, I'm looking right now just to see. I have not received it yet. And then it should come from an email that says info@benefitsinacard.com. It just now sent. Sh- if you don't see it right away, I would also check your spam and then your junk file. Okay, I'm checking the spam. Mm, no. Let's see. It's in... See. There it is. It just came up. Okay. Mm. And then, if you want, I can go over the plans with you. Okay. Well, let me, let me download it 'cause it's a, you said it was in a PDF, right? Yes, ma'am. Okay. That's what I want. Uh, Okay. So... All right. So I got it pulled up. So it's at MEC. Okay. So, so right now you have your Stay Healthy and MEC Tele-RX. You have that first one. Mm-hmm. I'm sorry. No, you don't. You have the MEC Enhanced. So you actually have the plan that covers both your preventative as well as your hospital indemnity, meaning it covers one physical visit a year, some vaccinations, some STD and cancer screening, and it also covers your hospital indemnity side, which is your doctor visits if you did get sick, hospital visits if you do get injured, urgent care, emergency room and surgeries. So right now you have the MEC Enhanced. I'm gonna go over the ones that you don't have. Okay? Okay. So, the one that you don't have is the Stay Healthy Tele-RX. That one only offers your preventative services, which the plan that you have includes that benefit.

Um, with your Stay Healthy MEC Tele-RX, however, it only covers your preventative services, and it doesn't cover your doctor visits if you get sick, hospital visits if you get injured, urgent care, emergency room, nor surgeries. So it would only cover like one physical visit a year, some vaccinations, some STD and cancer screening, but not your actual doctor visits. Okay. That one's your Stay Healthy MEC Tele-RX. It offers prescription benefits with ElecPharm, and it offers a membership with Free RS, which gives you access to over 800 of the top 90% of generic drugs prescribed in the US for a cheaper price. It includes virtual urgent care, which the one that you have already, includes that as well, which offers medical virtually with medical providers. Like I said, the Stay Healthy MEC tele-RS is only for your preventative services. If you were to select the Stay Healthy MEC tele-RS for employee, that's a weekly deduction of \$15.67 from your paycheck. Then they also offer your VIPs, your VIP Standard and your VIP Classic only cover your doctor visits if you're sick, hospital visits if you're injured, urgent care, emergency room and surgeries. But they don't cover your preventative services. So it's backwards compared to the Stay Healthy. Um, but those, um, you don't get no preventative services covered, but you do get prescription benefits through PharmaBill, which you can pay up to \$10, \$20, \$30 for your generic medications, and for the non-generic, they do offer you discounts. But like I said, since you have the Stay Healthy MEC Enhanced, you get both your prescription benefits with ElecPharm and with PharmaBill. So you have the, the medical plan that offers both benefits, your Stay, your Oh, wow. ... Student and your, um, Hospital Infinity. And then the ones that I just threw either cover one or the other, and you have the one that offers both benefits. Okay. So my question is like, I went to urgent care a few times this, this year. Mm-hmm. Um, and I, I haven't looked at... I've received like several of the... that has the APL on the envelope. Mm-hmm. Um, but it doesn't look like it's covering anything from what I'm seeing. So, if you ever have like questions like that... Mm-hmm. ... who you would be best to talk to would be your carrier. Since we're only the healthcare administrators, I'm really only allowed to give you information that I see on the guide. I know they do offer, um, virtual urgent care, but that's virtually. Um, if you would want to know if a certain visit would be covered or not, you would have to contact the carrier, which would be APL, American Public Life. You got the number to them? Yes, ma'am. Okay. Let me know when you're ready. I'm ready. That's 800- Uh-huh. ... 256- 256? Mm-hmm. 8606. 8606? Correct. So 800-256-8606. And if you ever have questions about like particular services... Mm-hmm. ... um, that you're getting treatment and that may or may not be covered- Mm-hmm. ... that number would be the place to call 'cause they would verify if that's something that they cover or not. Okay. Um, other than that, you also have dental and vision that will leave you with like the short-term disability. That one's available for all active employees working 20 hours or more per week. Elimination period is seven days, meaning they don't pay the first seven days after that. The benefit period is a 90 days and the benefit amount is \$650 per month. Per employee that would be \$3.82. Um, that also leaves 24-hour group accident. For employee that would be \$2.44. Your term life, for employee, \$1.99. Behavioral health for employee is \$1.50, and then ID Social Plus for \$1.98 for employee. What's the ID Social Plus? What is that? That's identity protection. Oh, okay. So what's the short-term disability? Do I have that? Uh, short-term disability, you don't. You only have your dental, vision and then your medical plan. Short-term disability, so that's if you were to get hurt and for some reason can't work, the first seven days, they call, consider it a elimination period, meaning they don't pay them to you. After those seven days, the benefit period starts, which is of 90 days. And then

the benefit amount is \$650 per month. And that would be for \$3.82... A week? Yes, ma'am. Hmm. Okay. Um, and then, uh, and then you said there was a life. Was there a life insurance went on there too? Yes, ma'am. That's \$1.99. Okay. It looks like employees to age 64, \$20,000, spouse would get \$2,500. Children six months up to the age of 26 would obtain 200... 500... \$2,500. And then children 14 days up to six months, um, only \$500. But the employee would be \$20,000? Yes. Okay. \$20,000. And that's \$1.99 weekly. Okay. Well, well, I would like to add that. Okay. Is there any stipulations or anything with that? Uh, give me one second, let me verify. Okay, thank you for that hold. I had to look for it. So, at the age of 65, benefits will reduce by 25% of the original benefit amount. At the age of 70, the benefits will further reduce by an- an another additional 25%, for a total reduction of 50% of the original benefit amount. Mm-hmm. So at the age- That's the only question. So it reduces, um, by the age of 65 for 25%, and then by the time you reach 70, it reduces by 50. Right. But is there any other things? That- that's- that's all? Yeah, ma'am. That's it. Okay. I would like to add that, and I would also like to add the short-term disability. Gotcha. Okay. And then you did wanna keep the ones that you previously had, correct? Yes, 'cause the other ones seem like they're not as much as that one. So... Okay. That's the one I already have. I just- And- ... wanted to make sure there wasn't something better to get. Gotcha. Okay. And then did you want to keep it as employee only? Yes. I currently, I do. And now, the only time that I could add someone to my insurance is during open enrollment? Correct. And this ends by January 3rd. Correct. Mm-hmm. Okay. So if anything changes, I will call right in, but as of right now that I wanna keep it the way it is. It's just me on there right now, right? Yes, ma'am. Okay. Yeah. Okay. So, so far I have dental for \$3.52 for employee, short-term disability for \$3.82 for employee, term life for \$1.99 for employee, vision for \$2.15 for employee, and then I have your MEC Enhanced, which is the one that's your medical plan that offers both your preventative and your hospital infirmity for \$42.76 weekly. That would be a weekly deduction of \$54.24. Do you allow Crown Services to make the weekly deduction of \$54.24 for these selected plans? Okay. Mm-hmm. Okay. Yeah. You said \$54- Um, please allow- ... a week? Yes, \$54.24. Okay. Yeah. Okay. So please allow one or two d- one or two weeks for your employee to start making that new deduction. Once you see the very first deduction of the \$54.24 come out of your paycheck, the following Monday from that deduction is when you have active coverage. Okay. Okay? So if you really just have to be now just waiting for them to start doing the deductions. Once you see the very first one, the following Monday is when you have active coverage. Okay. All right. Did you have any questions? No, I don't. Thank you. And then, um, with your cards, once you have active coverage, you should be receiving that dental card, and then, well, you already have your MEC Enhanced card, so... Yeah, I wish they would- Yeah. ... send those, send more of those out though. If that's okay. Um, the... If... Could I send... So the only card, the only, there's only two cards, right? The dental- Yes, ma'am. ... card and the, uh, and the medical? And the medical has the vision? No, your vision would be a separate one, but if you want a physical one, I can send one- one out. Yeah, if you could send those, if I could get another medical, just so I'll make sure I have all... I need to... I know they only, um, we're only allowed to send one out for your medical and your dental, but I can definitely send you your vision one. Okay. I don't... I just don't even know, uh, recall getting the medical one. Um, I guess I'll have to look for it. Okay. Yes, ma'am. Okay. But we'll be happy to, um, if you do need it, I- I can go ahead and send it to your email. Yeah, that'll be fine. Send what to my email? Um, your cards, your dental, and then your vision and your MEC Enhanced. Yes. If

you could do that, that would be great. Can I put you in a break hold while I send that over? Sure. Thank you for your hold. I went ahead and emailed you those cards to your email file. Do you mind verifying that you received that email? What, what's it gonna say? 'Cause it hasn't showed up yet. It's gonna say info at benefits net card. And I would check your spam and junk 'cause sometimes it does send it on there too. It's gonna have three cards attached to it. Your dental vision and your MEC. And I was gonna let you know also that there's a possibility that you may see the previous deduction of the \$48.43 first, 'cause it does take 5 or f- a few days for the changes to process. Um... Okay. But once you see the very first deduction of the, I think I told you \$54, sorry- Mm-hmm. ... it's loading. Um, that's when those new plans are gonna come into effect. The following- Okay. ... Monday of that deduction of that amount. Okay. All right. All right. Great. Did you have any more questions? Uh, no, I don't. Th- th- that's good. All right. Well, I hope you have a great new year, and if- You too. ... you do decide to make any add ons, remember that you have till the 3rd. We're open from 8:00 AM up until 8:00 PM Eastern Time. Okay. Thank you. You're welcome. Have a nice day. You too. Bye-bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker_1: Hi. I am calling, uh, to see about, uh, the benefits that I have. Um, I currently work through Ground Services, and-

Speaker speaker_0: Okay.

Speaker speaker_1: ... I have the insurance.

Speaker speaker_0: Okay, yeah, I can help you. What are the last four of your Social?

Speaker speaker_1: 5045.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: Cheri Murphy.

Speaker speaker_0: For security purposes, could you verify your address as well as your date of birth?

Speaker speaker_1: Um, should be... Is it 190 Brown Badgege Loop, Madisonville, Kentucky 42431. And my, uh... What else did you ask for?

Speaker speaker_0: Your date of birth.

Speaker speaker_1: 04/08/81.

Speaker speaker_0: Okay. And then I have 270-836-2059 as your phone on file.

Speaker speaker_1: That's right.

Speaker speaker_0: And then I have C-H-E-R-I-M2002@Yahoo.com.

Speaker speaker_1: Yeah.

Speaker speaker_0: All right, so it looks like you currently have the dental, vision and then your preventative plan, and then they are within company open enrollment, meaning that you could add more plans if you wish.

Speaker speaker_1: Uh, what is available? I heard that the benefits changed, so I was trying to see what if, what the differences were.

Speaker speaker_0: Okay, let me check. Would you like me to send you the benefit guide? So that benefit guide has all the plans that they offer as well as the prices to those plans, and then I could go over the plans with you as well.

Speaker speaker_1: How long do I have to change or add something?

Speaker speaker_0: Uh, let me verify. So it looks like the last day to add anything would be January the 3rd.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, did you want me to go ahead and email you that information, though?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Give me one second. Let me go ahead and send that. I know the plans that you have right now, those stay the same, um.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: But I'm gonna go ahead and send you the entire PDF.

Speaker speaker_1: Okay, can somebody-

Speaker speaker_0: And then if you want we can go over this.

Speaker speaker_1: I feel like somebody... Sure. Yeah, that'd be fine.

Speaker speaker_0: Okay. I went ahead and emailed you that to your email file. Do you mind verifying that you received it?

Speaker speaker_1: Yeah, I'm look, I'm looking right now just to see. I have not received it yet.

Speaker speaker_0: And then it should come from an email that says info@benefitsinacard.com. It just now sent. Sh- if you don't see it right away, I would also check your spam and then your junk file.

Speaker speaker_1: Okay, I'm checking the spam. Mm, no. Let's see. It's in... See. There it is. It just came up. Okay. Mm.

Speaker speaker_0: And then, if you want, I can go over the plans with you.

Speaker speaker_1: Okay. Well, let me, let me download it 'cause it's a, you said it was in a PDF, right?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Okay. That's what I want. Uh, Okay. So... All right. So I got it pulled up. So it's at MEC.

Speaker speaker_0: Okay. So, so right now you have your Stay Healthy and MEC Tele-RX. You have that first one.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: I'm sorry. No, you don't. You have the MEC Enhanced. So you actually have the plan that covers both your preventative as well as your hospital indemnity, meaning it covers one physical visit a year, some vaccinations, some STD and cancer screening, and it also covers your hospital indemnity side, which is your doctor visits if you did get sick, hospital visits if you do get injured, urgent care, emergency room and surgeries. So right now you have the MEC Enhanced. I'm gonna go over the ones that you don't have. Okay?

Speaker speaker_1: Okay.

Speaker speaker_0: So, the one that you don't have is the Stay Healthy Tele-RX. That one only offers your preventative services, which the plan that you have includes that benefit. Um, with your Stay Healthy MEC Tele-RX, however, it only covers your preventative services, and it doesn't cover your doctor visits if you get sick, hospital visits if you get injured, urgent care, emergency room, nor surgeries. So it would only cover like one physical visit a year, some vaccinations, some STD and cancer screening, but not your actual doctor visits.

Speaker speaker_1: Okay.

Speaker speaker_0: That one's your Stay Healthy MEC Tele-RX. It offers prescription benefits with ElecPharm, and it offers a membership with Free RS, which gives you access to over 800 of the top 90% of generic drugs prescribed in the US for a cheaper price. It includes virtual urgent care, which the one that you have already, includes that as well, which offers medical virtually with medical providers. Like I said, the Stay Healthy MEC tele-RS is only for your preventative services. If you were to select the Stay Healthy MEC tele-RS for employee, that's a weekly deduction of \$15.67 from your paycheck. Then they also offer your VIPs, your VIP Standard and your VIP Classic only cover your doctor visits if you're sick, hospital visits if you're injured, urgent care, emergency room and surgeries. But they don't cover your preventative services. So it's backwards compared to the Stay Healthy. Um, but those, um, you don't get no preventative services covered, but you do get prescription benefits through PharmaBill, which you can pay up to \$10, \$20, \$30 for your generic medications, and for the non-generic, they do offer you discounts. But like I said, since you have the Stay Healthy MEC Enhanced, you get both your prescription benefits with ElecPharm and with PharmaBill. So you have the, the medical plan that offers both benefits, your Stay, your Oh, wow. ... Student and your, um, Hospital Infinity. And then the ones that I just threw either cover one or the other, and you have the one that offers both benefits.

Speaker speaker_1: Okay. So my question is like, I went to urgent care a few times this, this year.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Um, and I, I haven't looked at... I've received like several of the... that has the APL on the envelope.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Um, but it doesn't look like it's covering anything from what I'm seeing.

Speaker speaker_0: So, if you ever have like questions like that...

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... who you would be best to talk to would be your carrier. Since we're only the healthcare administrators, I'm really only allowed to give you information that I see on the guide. I know they do offer, um, virtual urgent care, but that's virtually. Um, if you would want to know if a certain visit would be covered or not, you would have to contact the carrier, which would be APL, American Public Life.

Speaker speaker_1: You got the number to them?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Okay.

Speaker speaker_0: Let me know when you're ready.

Speaker speaker_1: I'm ready.

Speaker speaker_0: That's 800-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... 256-

Speaker speaker_1: 256?

Speaker speaker_0: Mm-hmm. 8606.

Speaker speaker_1: 8606?

Speaker speaker_0: Correct. So 800-256-8606. And if you ever have questions about like particular services...

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... um, that you're getting treatment and that may or may not be covered-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... that number would be the place to call 'cause they would verify if that's something that they cover or not.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, other than that, you also have dental and vision that will leave you with like the short-term disability. That one's available for all active employees working 20 hours or more per week. Elimination period is seven days, meaning they don't pay the first seven days after that. The benefit period is a 90 days and the benefit amount is \$650 per month. Per employee that would be \$3.82. Um, that also leaves 24-hour group accident. For employee that would be \$2.44. Your term life, for employee, \$1.99. Behavioral health for employee is \$1.50, and then ID Social Plus for \$1.98 for employee.

Speaker speaker_1: What's the ID Social Plus? What is that?

Speaker speaker_0: That's identity protection.

Speaker speaker_1: Oh, okay. So what's the short-term disability? Do I have that?

Speaker speaker_0: Uh, short-term disability, you don't. You only have your dental, vision and then your medical plan. Short-term disability, so that's if you were to get hurt and for some reason can't work, the first seven days, they call, consider it a elimination period, meaning they don't pay them to you. After those seven days, the benefit period starts, which is of 90 days. And then the benefit amount is \$650 per month. And that would be for \$3.82...

Speaker speaker_1: A week?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Hmm. Okay. Um, and then, uh, and then you said there was a life. Was there a life insurance went on there too?

Speaker speaker_0: Yes, ma'am. That's \$1.99.

Speaker speaker_1: Okay.

Speaker speaker_0: It looks like employees to age 64, \$20,000, spouse would get \$2,500. Children six months up to the age of 26 would obtain 200... 500... \$2,500. And then children 14 days up to six months, um, only \$500.

Speaker speaker_1: But the employee would be \$20,000?

Speaker speaker_0: Yes.

Speaker speaker_1: Okay.

Speaker speaker_0: \$20,000. And that's \$1.99 weekly.

Speaker speaker_1: Okay. Well, well, I would like to add that.

Speaker speaker_0: Okay.

Speaker speaker_1: Is there any stipulations or anything with that?

Speaker speaker_0: Uh, give me one second, let me verify. Okay, thank you for that hold. I had to look for it. So, at the age of 65, benefits will reduce by 25% of the original benefit

amount. At the age of 70, the benefits will further reduce by an- an another additional 25%, for a total reduction of 50% of the original benefit amount.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: So at the age-

Speaker speaker_1: That's the only question.

Speaker speaker_0: So it reduces, um, by the age of 65 for 25%, and then by the time you reach 70, it reduces by 50.

Speaker speaker_1: Right. But is there any other things? That- that's- that's all?

Speaker speaker_0: Yeah, ma'am. That's it.

Speaker speaker_1: Okay. I would like to add that, and I would also like to add the short-term disability.

Speaker speaker_0: Gotcha. Okay. And then you did wanna keep the ones that you previously had, correct?

Speaker speaker_1: Yes, 'cause the other ones seem like they're not as much as that one. So...

Speaker speaker_0: Okay.

Speaker speaker_1: That's the one I already have. I just-

Speaker speaker_0: And-

Speaker speaker_1: ... wanted to make sure there wasn't something better to get.

Speaker speaker_0: Gotcha. Okay. And then did you want to keep it as employee only?

Speaker speaker_1: Yes. I currently, I do. And now, the only time that I could add someone to my insurance is during open enrollment?

Speaker speaker_0: Correct.

Speaker speaker_1: And this ends by January 3rd.

Speaker speaker_0: Correct. Mm-hmm.

Speaker speaker_1: Okay. So if anything changes, I will call right in, but as of right now that I wanna keep it the way it is. It's just me on there right now, right?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: Okay. Yeah.

Speaker speaker_0: Okay. So, so far I have dental for \$3.52 for employee, short-term disability for \$3.82 for employee, term life for \$1.99 for employee, vision for \$2.15 for employee, and then I have your MEC Enhanced, which is the one that's your medical plan

that offers both your preventative and your hospital infirmity for \$42.76 weekly. That would be a weekly deduction of \$54.24. Do you allow Crown Services to make the weekly deduction of \$54.24 for these selected plans?

Speaker speaker_1: Okay. Mm-hmm.

Speaker speaker_0: Okay.

Speaker speaker_1: Yeah. You said \$54-

Speaker speaker_0: Um, please allow-

Speaker speaker_1: ... a week?

Speaker speaker_0: Yes, \$54.24.

Speaker speaker_1: Okay. Yeah.

Speaker speaker_0: Okay. So please allow one or two d- one or two weeks for your employee to start making that new deduction. Once you see the very first deduction of the \$54.24 come out of your paycheck, the following Monday from that deduction is when you have active coverage.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay? So if you really just have to be now just waiting for them to start doing the deductions. Once you see the very first one, the following Monday is when you have active coverage.

Speaker speaker_1: Okay.

Speaker speaker_0: All right. Did you have any questions?

Speaker speaker_1: No, I don't. Thank you.

Speaker speaker_0: And then, um, with your cards, once you have active coverage, you should be receiving that dental card, and then, well, you already have your MEC Enhanced card, so...

Speaker speaker_1: Yeah, I wish they would-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... send those, send more of those out though. If that's okay. Um, the... If... Could I send... So the only card, the only, there's only two cards, right? The dental-

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: ... card and the, uh, and the medical? And the medical has the vision?

Speaker speaker_0: No, your vision would be a separate one, but if you want a physical one, I can send one- one out.

Speaker speaker_1: Yeah, if you could send those, if I could get another medical, just so I'll make sure I have all... I need to...

Speaker speaker_0: I know they only, um, we're only allowed to send one out for your medical and your dental, but I can definitely send you your vision one.

Speaker speaker_1: Okay. I don't... I just don't even know, uh, recall getting the medical one. Um, I guess I'll have to look for it.

Speaker speaker_0: Okay. Yes, ma'am.

Speaker speaker_1: Okay.

Speaker speaker_0: But we'll be happy to, um, if you do need it, I- I can go ahead and send it to your email.

Speaker speaker_1: Yeah, that'll be fine. Send what to my email?

Speaker speaker_0: Um, your cards, your dental, and then your vision and your MEC Enhanced.

Speaker speaker_1: Yes. If you could do that, that would be great.

Speaker speaker_0: Can I put you in a break hold while I send that over?

Speaker speaker_1: Sure.

Speaker speaker_0: Thank you for your hold. I went ahead and emailed you those cards to your email file. Do you mind verifying that you received that email?

Speaker speaker_2: What, what's it gonna say? 'Cause it hasn't showed up yet.

Speaker speaker_0: It's gonna say info at benefits net card. And I would check your spam and junk 'cause sometimes it does send it on there too. It's gonna have three cards attached to it. Your dental vision and your MEC. And I was gonna let you know also that there's a possibility that you may see the previous deduction of the \$48.43 first, 'cause it does take 5 or f- a few days for the changes to process. Um...

Speaker speaker_2: Okay.

Speaker speaker_0: But once you see the very first deduction of the, I think I told you \$54, sorry-

Speaker speaker_2: Mm-hmm.

Speaker speaker_0: ... it's loading. Um, that's when those new plans are gonna come into effect. The following-

Speaker speaker_2: Okay.

Speaker speaker_0: ... Monday of that deduction of that amount.

Speaker speaker_2: Okay. All right.

Speaker speaker_0: All right. Great. Did you have any more questions?

Speaker speaker_2: Uh, no, I don't. Th- th- that's good.

Speaker speaker_0: All right. Well, I hope you have a great new year, and if-

Speaker speaker_2: You too.

Speaker speaker_0: ... you do decide to make any add ons, remember that you have till the 3rd. We're open from 8:00 AM up until 8:00 PM Eastern Time.

Speaker speaker_2: Okay. Thank you.

Speaker speaker_0: You're welcome. Have a nice day.

Speaker speaker_2: You too. Bye-bye.