

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Hey, good afternoon. I'm calling from Benefits and a card on behalf of BGSS. Um, looking to speak... Um, I, I don't really know how to pronounce your name, but we spoke in the morning regarding- Yeah. ... your eligibility. Um, so they- Yes. ... got back to me and you are eligible to enroll, which is good. Um, so if you want, we can go ahead and start your enrollment. Yeah. What... I don't even know what I'll entail. Um, to be honest, I've never had insurance. Okay. So if you want, I can go over the plans with you and then, um, you'll just let me know what you, what you like. Okay. Okay? Yeah. All right. So they offer different medical plans. Depending on how many plans you are selecting, as well as if you're adding dependents to these plans, have a lot to do with how much the weekly deductions are out of your paycheck. Um, were you looking into enrolling by yourself or with dependents? Um, enrolling by myself. Okay. So, it looks like they offer four different medical plans. The first one that I'm gonna go over, it's called the Stay Healthy MEC TeleRx. So the Stay Healthy plan is your preventative plan, meaning this plan is only gonna cover things such as one physical visit a year, some vaccinations, some STD screenings, some cancer screening, and even some counseling. But your Stay Healthy plan is only for those preventative services, meaning it's not gonna cover your doctor visits if you get sick, your hospital visits if you get injured, your urgent care, emergency room, nor surgeries. So, it'll cover m- mainly, like, your check-ups. Okay. So the Stay Healthy plan also does require you to stay within the network, um, to receive coverage. So if you go out of the network, you won't be covered, but as long as you maintain yourself within the network, you're covered at 100%. With the Stay Healthy plan, you do get prescription benefits through Alexar, and they offer a membership with FreeRx, which gives you access to over 800 of the top 90% generic drugs prescribed in the US for a cheaper price. This plan also includes Lyric Health Virtual Care, which gives you access to medical providers virtually, 24/7. But like I said earlier, your Stay Healthy plan is only for preventative services. Okay. So if you were to get the Stay Healthy plan for employee only, that would be a weekly deduction of \$15.65 from your paycheck. So that's the first plan. They offer three other plans as well. These are called the VIPs. There's three different ones to choose from. There's the VIP Standard, the VIP Classic, and the VIP Plus. These three VIP plans are your plans that will cover your doctor visits if you get sick, your hospital visits if you get injured, your urgent care visits, emergency room, and surgeries. And with the VIPs, you're not required to just stay within the network. You could be in the network or out of the network to receive coverage compared with... to the MEC that you're required. With the VIPs, you don't have to stay within the network if you don't want to. So you could be either in or out of the network. What happens... However- ... with the business? The network is that y- you're only allowed to use their providers. Oh, okay. Yes. Okay. So with the MEC, you're required to only use their preferred providers to receive

coverage. But with the VIPs, the three VIPs, you're not required just to use, like, their doctors. You, you can, like, use your doctor or doctors- Oh, okay. ... in that network to get coverage. Okay. However, with your VIP plans, those don't cover your preventative services. So it's, like, backwards. So if you do wanna receive both your hospital indemnity, you would have to choose one of the VIPs. And if you wanna be covered with your preventative services, you would have to include the Stay Healthy because they don't offer a plan that includes both your preventative and your hospital indemnity services, which are your doctor visits once you're sick, hospital visits when you get injured. That's, that's what that one is. So you would have to either... If you, if you don't think you need... Like, if you don't really go for check-ups, a lot of people don't get the Stay Healthy, but some people do go for, like, their annuals, so they do add the Stay Healthy and one of the VIPs. Um, but it's totally your option and, and how often you really go to the doctor. Um, but with the VIPs, it's only for hospital indemnity services, not... preventative services are not included. Um, with your VIPs, you also do get prescription benefits, but not through Alexar. This one would be called Pharmaville, which depending on what generic medication you would need, you could pay up to \$10, \$20, \$30. It really just depends on the generic medication. And for the non-generic medications, they do offer discounts. These plans also do include Lyric Health Virtual Care, just like the MEC, which offers medical assistance virtually with medical providers. The main difference between your VIP Standard, your VIP Classic, and your VIP Plus is that out of the three, the Standard would be considered your most basic one because it doesn't cover your intensive care, rehabilitation, nor any preventive surgery that you may need, while your VIP Classic and your VIP Plus do. Out of the three of them, the one that would pay a greater dollar amount towards your visits would be the VIP Plus. Then it would be your VIP Classic, and then at the end, it would be your VIP Standard. Um, the Classic covers everything that the Plus does. But like I said earlier, if you're looking into, like, the insurance paying a little bit more towards that flat fee towards the services, it would be your VIP Plus. So I'm gonna give you an example. So if you were in the need of surgery in a physician office, if you were to select the VIP Standard, they would cover a flat fee of \$125 per day for a max of two days.... if you were to get the VIP Classic, they would cover 250 dollars per day for a max of two days, as well as your VIP Plus. For surgery and hospital, your VIP standard would cover 200 dollar- 250 dollars per day for a max of one day. Your VIP Classic would cover 500 dollars per day for a max of one day, and then your VIP Plus would cover 1,000 dollars per day for a max of one day. For physician, speaker, occupational, another example is that the standard would only cover 30 dollars per day for a max of four days. Your VIP Classic would also cover 30 dollars per day for a max of four days and then your VIP Plus would cover 60 dollars per day for a max of four days. So, if you were to select between those three VIPs, the standard for employee would be a weekly deduction of \$16.78. The VIP Classic for employee would be a weekly deduction of \$18.55 and then your VIP Plus for employee would be a weekly deduction of \$29.74. So, those are the medical plans, and then they also offer additional benefits, which would be your dental, vision, term life, critical illness, short term, 24 hour group accident. And those additional benefits do have their separate deductions. So, for example, if you're looking into adding vision to your plan, for vision for employee that would be a weekly deduction of a dollar and 99 cents. Oh. For dental for employee that would be a weekly deduction of three dollars and 38 cents. For critical illness or cancer benefits, the plan for employee is a weekly deduction of two dollars and 33 cents. So, those would be additional benefits that we would have to

include, and they do have their separate deductions, of course. Because none of the plans that they offer offers already, like dental, vision. You would have to include that in addition. Okay. All right. Did you have questions about any of the plans? Um, no, I don't. I had a question. So, even if I'm not employed with you guys, if I do the VIP, I still will have my insurance-like, the benefits? If you're not, like, if you're not I- no longer working b- with VT? Correct. Okay. Is that- So, these are weekly deductions from your paycheck. Let's say you're no longer working with them, um, you're allowed to make up to four direct payments and give us a call and we'll take the payment. But by the fifth week that they don't specifically get a deduction out of your paycheck, you go into something called COBRA. Okay. And what COBRA does, it allows you to keep those plans even though you're not working with them anymore. And there are certain plans that follow- fall under COBRA enrollment. Not all of them do, but certain ones do. But that would be a different department that you would have to reach out to. Um, but I know by the fifth week that they don't specifically get a deduction out of your paycheck, you automatically go into that COBRA enrollment and you would have to contact COBRA, um, to notify them that you would like to keep those plans. And from there, they just, they take it from there. Okay. Gotcha. Okay. Mm-hmm. Okay. Yes, ma'am. Okay. Well, yeah, I definitely would still like to proceed. Um, I mean- Okay. ... honestly that was a lot of information that I wasn't writing anything down, not next to a notepad. But I am definitely somebody who... I- I am gonna need surgeries in the future. Mm-hmm. And I do get... I go to the doctor religiously. So, something that covers- Okay. ... um, I think, was it, was it the VIP standard? It wasn't the standard? So, your, so your three VIPs, there's the standard, the classic, and the plus. The standard is the one that doesn't cover intensive care unit benefit, rehabilitation benefit... Okay. Yeah. ... nor any preventive surgery. And then your VIP Classic and your VIP Plus literally cover the same services. However, the VIP Plus would cover a higher dollar amount towards those visits. Okay. Yeah. I'll probably do the VIP Plus, plus the vision and dental. Okay. To be fair. Mm-hmm. And then remember that for, um, your VIPs, those only cover your doctor visits if sick, hospital visits if injured, urgent care, emergency room, surgeries. And they don't cover what would be, like, your annuals. Uh, the one that covers that is your Stay Healthy. So, your Stay Healthy is the one that would only cover, like, your preventative, which is one physical visit a year, some vaccinations, some ST screening and cancer screening. Because I know a lot of the times there's some members that think that the VIPs include your preventatives. So, I always try to tell them, "Your VIPs is only hospital indemnity and then your, um, Stay Healthy is, like, for your annuals and stuff like that." Okay. Well, for, like, clinic visits, for, like, say, I don't know, so, like, example... So, anything before a problem actually, um, begins. Oh, okay. Gotcha. Oh, okay, okay. Okay, gotcha. Okay. That works. Yes, ma'am. Okay. Thank you for that. Did you want to add the Stay Healthy, or did you want to leave that one off? Um, so how, so how much is it if I... Um, it... You said eight or 29 for this- So it's- ... both the Stay Healthy and the Plus? So, the VIP Plus is a weekly deduction of \$29.74. Mm-hmm. And then you said you wanted vision also? Yes, vision and dental. So, vision would be a dollar and 99, dental 3.38. So, with your VIP Plus, dental and vision, that would be a weekly deduction of \$35.11 from your paycheck weekly. And if you were to add the Stay Healthy plan, um, Stay Healthy is \$15.65. Okay. If I add that to your plan, that would be \$50.76 weekly. So without it, it's \$35.11 for dental, vision and VIP. And with the Stay Healthy plan included, it would bump it up to \$50.76. So if I... Gotcha. So if I take the Stay Healthy off, it doesn't include my, um, preventative- that preventative? Mm-mm. Correct. Hmm. There's some agencies that include

a plan, um, that has both of them, but it looks like BGSS doesn't offer that plan. They offer the preventative by itself and then the three VIPs which is Standard, Classic and Plus which are your actual, like, hospital indemnity plans, so... Mm-hmm. Your doctor visits, hospital. But if you want both, to be covered with both benefits you would have to add one of the VIPs and then your Stay Healthy, which is only preventative. Okay. Am I able to... am I able to make, like, changes in the future and... So, at any time you're able to drop these plans. So let's say you do add it, let's say you added the Stay Healthy and then a month from now you're like, "Oh, I don't want it no more," you're welcome to give us a call and cancel that plan because they don't have no restrictions saying that you have to keep it. Um, but to add new plans you would have to be within your 30 days of receiving your first check or be within company open enrollment period to add dependents or to add additional plans. But at any time you can cancel your plans. Okay, gotcha. Okay. I'll probably do the... Oh my gosh, \$50.00. Oh. Sorry, I'm thinking. No, you're fine. Am I, am I... How many more days? Because I know I had 30 days to call you guys. So, um, the reason why I did your eligibility review was because on my end it was saying that your last day to enroll was on Sunday, but we're not open on weekends. Gotcha. But, I mean, I can, I can ask since, like, it's Sunday if you're not so sure yet and I'll let you know what they tell me. I can put you on a brief hold if you're not so sure yet, but I can't promise you that they're gonna extend it. Okay. Yeah. I just need, like, a few minutes. Okay. Yeah. Like I'm not gonna be able... Like am I able to call somebody and then call you back? Um, we're... Well, as long as you call us, um, before 8:00. We're, we're Eastern Time. I don't know what's the time that... Right now it's 5:43 we're on that and we close at 8:00. Oh, it's... No, it's earlier. It's 4:43. I mean, I can ask if you want me to. Um, yeah, you said you close at 8:00? Yes. But I was gonna say, like, I can ask if, if, like... If they could extend it maybe till Monday, um, because you're- I don't need that long. I just need to speak. Oh, okay. Gotcha. Um, well, we're, we close at 8:00. If you're not so sure yet, you're welcome to give us a call back at 8:00. Yeah. I... It's, it'll just be before then. Before 8:00. I'm sorry. That's good. Yeah. Yeah, before 8:00. You're good. Um, yeah, 8:00. Do I call back this number? Yes, ma'am. And then keep in mind right now it's 5:44. Okay? Okay. Okay. It shouldn't take too long. Okay, that's fine. Yes, ma'am. Okay, perfect. Thank you so much. 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.

Speaker speaker_1: Hey, good afternoon. I'm calling from Benefits and a card on behalf of BGSS. Um, looking to speak... Um, I, I don't really know how to pronounce your name, but we spoke in the morning regarding-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... your eligibility. Um, so they-

Speaker speaker_2: Yes.

Speaker speaker_1: ... got back to me and you are eligible to enroll, which is good. Um, so if you want, we can go ahead and start your enrollment.

Speaker speaker_2: Yeah. What... I don't even know what I'll entail. Um, to be honest, I've never had insurance.

Speaker speaker_1: Okay. So if you want, I can go over the plans with you and then, um, you'll just let me know what you, what you like.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay?

Speaker speaker_2: Yeah.

Speaker speaker_1: All right. So they offer different medical plans. Depending on how many plans you are selecting, as well as if you're adding dependents to these plans, have a lot to do with how much the weekly deductions are out of your paycheck. Um, were you looking into enrolling by yourself or with dependents?

Speaker speaker_2: Um, enrolling by myself.

Speaker speaker_1: Okay. So, it looks like they offer four different medical plans. The first one that I'm gonna go over, it's called the Stay Healthy MEC TeleRx. So the Stay Healthy plan is your preventative plan, meaning this plan is only gonna cover things such as one physical visit a year, some vaccinations, some STD screenings, some cancer screening, and even some counseling. But your Stay Healthy plan is only for those preventative services, meaning it's not gonna cover your doctor visits if you get sick, your hospital visits if you get injured, your urgent care, emergency room, nor surgeries. So, it'll cover m- mainly, like, your check-ups.

Speaker speaker_2: Okay.

Speaker speaker_1: So the Stay Healthy plan also does require you to stay within the network, um, to receive coverage. So if you go out of the network, you won't be covered, but as long as you maintain yourself within the network, you're covered at 100%. With the Stay Healthy plan, you do get prescription benefits through Alexar, and they offer a membership with FreeRx, which gives you access to over 800 of the top 90% generic drugs prescribed in the US for a cheaper price. This plan also includes Lyric Health Virtual Care, which gives you access to medical providers virtually, 24/7. But like I said earlier, your Stay Healthy plan is only for preventative services.

Speaker speaker_2: Okay.

Speaker speaker_1: So if you were to get the Stay Healthy plan for employee only, that would be a weekly deduction of \$15.65 from your paycheck. So that's the first plan. They offer three other plans as well. These are called the VIPs. There's three different ones to choose from. There's the VIP Standard, the VIP Classic, and the VIP Plus. These three VIP plans are your plans that will cover your doctor visits if you get sick, your hospital visits if you get injured, your urgent care visits, emergency room, and surgeries. And with the VIPs, you're not required to just stay within the network. You could be in the network or out of the network to receive

coverage compared with... to the MEC that you're required. With the VIPs, you don't have to stay within the network if you don't want to. So you could be either in or out of the network.

Speaker speaker_2: What happens...

Speaker speaker_1: However-

Speaker speaker_2: ... with the business?

Speaker speaker_1: The network is that y- you're only allowed to use their providers.

Speaker speaker_2: Oh, okay.

Speaker speaker_1: Yes.

Speaker speaker_2: Okay.

Speaker speaker_1: So with the MEC, you're required to only use their preferred providers to receive coverage. But with the VIPs, the three VIPs, you're not required just to use, like, their doctors. You, you can, like, use your doctor or doctors-

Speaker speaker_2: Oh, okay.

Speaker speaker_1: ... in that network to get coverage.

Speaker speaker_2: Okay.

Speaker speaker_1: However, with your VIP plans, those don't cover your preventative services. So it's, like, backwards. So if you do wanna receive both your hospital indemnity, you would have to choose one of the VIPs. And if you wanna be covered with your preventative services, you would have to include the Stay Healthy because they don't offer a plan that includes both your preventative and your hospital indemnity services, which are your doctor visits once you're sick, hospital visits when you get injured. That's, that's what that one is. So you would have to either... If you, if you don't think you need... Like, if you don't really go for check-ups, a lot of people don't get the Stay Healthy, but some people do go for, like, their annuals, so they do add the Stay Healthy and one of the VIPs. Um, but it's totally your option and, and how often you really go to the doctor. Um, but with the VIPs, it's only for hospital indemnity services, not... preventative services are not included. Um, with your VIPs, you also do get prescription benefits, but not through Alexar. This one would be called Pharmaville, which depending on what generic medication you would need, you could pay up to \$10, \$20, \$30. It really just depends on the generic medication. And for the non-generic medications, they do offer discounts. These plans also do include Lyric Health Virtual Care, just like the MEC, which offers medical assistance virtually with medical providers. The main difference between your VIP Standard, your VIP Classic, and your VIP Plus is that out of the three, the Standard would be considered your most basic one because it doesn't cover your intensive care, rehabilitation, nor any preventive surgery that you may need, while your VIP Classic and your VIP Plus do. Out of the three of them, the one that would pay a greater dollar amount towards your visits would be the VIP Plus. Then it would be your VIP Classic, and then at the end, it would be your VIP Standard. Um, the Classic covers everything that the Plus does. But like I said earlier, if you're looking into, like, the insurance paying a little bit more towards that

flat fee towards the services, it would be your VIP Plus. So I'm gonna give you an example. So if you were in the need of surgery in a physician office, if you were to select the VIP Standard, they would cover a flat fee of \$125 per day for a max of two days.... if you were to get the VIP Classic, they would cover 250 dollars per day for a max of two days, as well as your VIP Plus. For surgery and hospital, your VIP standard would cover 200 dollar- 250 dollars per day for a max of one day. Your VIP Classic would cover 500 dollars per day for a max of one day, and then your VIP Plus would cover 1,000 dollars per day for a max of one day. For physician, speaker, occupational, another example is that the standard would only cover 30 dollars per day for a max of four days. Your VIP Classic would also cover 30 dollars per day for a max of four days and then your VIP Plus would cover 60 dollars per day for a max of four days. So, if you were to select between those three VIPs, the standard for employee would be a weekly deduction of \$16.78. The VIP Classic for employee would be a weekly deduction of \$18.55 and then your VIP Plus for employee would be a weekly deduction of \$29.74. So, those are the medical plans, and then they also offer additional benefits, which would be your dental, vision, term life, critical illness, short term, 24 hour group accident. And those additional benefits do have their separate deductions. So, for example, if you're looking into adding vision to your plan, for vision for employee that would be a weekly deduction of a dollar and 99 cents.

Speaker speaker_3: Oh.

Speaker speaker_1: For dental for employee that would be a weekly deduction of three dollars and 38 cents. For critical illness or cancer benefits, the plan for employee is a weekly deduction of two dollars and 33 cents. So, those would be additional benefits that we would have to include, and they do have their separate deductions, of course. Because none of the plans that they offer offers already, like dental, vision. You would have to include that in addition.

Speaker speaker_3: Okay. All right.

Speaker speaker_1: Did you have questions about any of the plans?

Speaker speaker_3: Um, no, I don't. I had a question. So, even if I'm not employed with you guys, if I do the VIP, I still will have my insur- like, the benefits?

Speaker speaker_1: If you're not, like, if you're not I- no longer working b- with VT?

Speaker speaker_3: Correct.

Speaker speaker_1: Okay.

Speaker speaker_3: Is that-

Speaker speaker_1: So, these are weekly deductions from your paycheck. Let's say you're no longer working with them, um, you're allowed to make up to four direct payments and give us a call and we'll take the payment. But by the fifth week that they don't specifically get a deduction out of your paycheck, you go into something called COBRA.

Speaker speaker_3: Okay.

Speaker speaker_1: And what COBRA does, it allows you to keep those plans even though you're not working with them anymore. And there are certain plans that follow fall under COBRA enrollment. Not all of them do, but certain ones do. But that would be a different department that you would have to reach out to. Um, but I know by the fifth week that they don't specifically get a deduction out of your paycheck, you automatically go into that COBRA enrollment and you would have to contact COBRA, um, to notify them that you would like to keep those plans. And from there, they just, they take it from there.

Speaker speaker_3: Okay. Gotcha. Okay.

Speaker speaker_1: Mm-hmm.

Speaker speaker_3: Okay.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_3: Okay. Well, yeah, I definitely would still like to proceed. Um, I mean-

Speaker speaker_1: Okay.

Speaker speaker_3: ... honestly that was a lot of information that I wasn't writing anything down, not next to a notepad. But I am definitely somebody who... I- I am gonna need surgeries in the future.

Speaker speaker_1: Mm-hmm.

Speaker speaker_3: And I do get... I go to the doctor religiously. So, something that covers-

Speaker speaker_1: Okay.

Speaker speaker_3: ... um, I think, was it, was it the VIP standard? It wasn't the standard?

Speaker speaker_1: So, your, so your three VIPs, there's the standard, the classic, and the plus. The standard is the one that doesn't cover intensive care unit benefit, rehabilitation benefit...

Speaker speaker_3: Okay. Yeah.

Speaker speaker_1: ... nor any preventive surgery. And then your VIP Classic and your VIP Plus literally cover the same services. However, the VIP Plus would cover a higher dollar amount towards those visits.

Speaker speaker_3: Okay. Yeah. I'll probably do the VIP Plus, plus the vision and dental.

Speaker speaker_1: Okay.

Speaker speaker_3: To be fair. Mm-hmm.

Speaker speaker_1: And then remember that for, um, your VIPs, those only cover your doctor visits if sick, hospital visits if injured, urgent care, emergency room, surgeries. And they don't cover what would be, like, your annuals. Uh, the one that covers that is your Stay Healthy. So, your Stay Healthy is the one that would only cover, like, your preventative, which is one physical visit a year, some vaccinations, some ST screening and cancer screening. Because I

know a lot of the times there's some members that think that the VIPs include your preventatives. So, I always try to tell them, "Your VIPs is only hospital indemnity and then your, um, Stay Healthy is, like, for your annuals and stuff like that."

Speaker speaker_3: Okay. Well, for, like, clinic visits, for, like, say, I don't know, so, like, example...

Speaker speaker_1: So, anything before a problem actually, um, begins.

Speaker speaker_3: Oh, okay. Gotcha. Oh, okay, okay. Okay, gotcha. Okay. That works.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_3: Okay. Thank you for that.

Speaker speaker_1: Did you want to add the Stay Healthy, or did you want to leave that one off?

Speaker speaker_3: Um, so how, so how much is it if I... Um, it... You said eight or 29 for this-

Speaker speaker_1: So it's-

Speaker speaker_3: ... both the Stay Healthy and the Plus?

Speaker speaker_1: So, the VIP Plus is a weekly deduction of \$29.74.

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: And then you said you wanted vision also?

Speaker speaker_3: Yes, vision and dental.

Speaker speaker_1: So, vision would be a dollar and 99, dental 3.38. So, with your VIP Plus, dental and vision, that would be a weekly deduction of \$35.11 from your paycheck weekly. And if you were to add the Stay Healthy plan, um, Stay Healthy is \$15.65.

Speaker speaker_3: Okay.

Speaker speaker_1: If I add that to your plan, that would be \$50.76 weekly. So without it, it's \$35.11 for dental, vision and VIP. And with the Stay Healthy plan included, it would bump it up to \$50.76.

Speaker speaker_3: So if I... Gotcha. So if I take the Stay Healthy off, it doesn't include my, um, preventative- that preventative?

Speaker speaker_1: Mm-mm. Correct.

Speaker speaker_3: Hmm.

Speaker speaker_1: There's some agencies that include a plan, um, that has both of them, but it looks like BGSS doesn't offer that plan. They offer the preventative by itself and then the three VIPs which is Standard, Classic and Plus which are your actual, like, hospital indemnity plans, so...

Speaker speaker_3: Mm-hmm.

Speaker speaker_1: Your doctor visits, hospital. But if you want both, to be covered with both benefits you would have to add one of the VIPs and then your Stay Healthy, which is only preventative.

Speaker speaker_3: Okay. Am I able to... am I able to make, like, changes in the future and...

Speaker speaker_1: So, at any time you're able to drop these plans. So let's say you do add it, let's say you added the Stay Healthy and then a month from now you're like, "Oh, I don't want it no more," you're welcome to give us a call and cancel that plan because they don't have no restrictions saying that you have to keep it. Um, but to add new plans you would have to be within your 30 days of receiving your first check or be within company open enrollment period to add dependents or to add additional plans. But at any time you can cancel your plans.

Speaker speaker_3: Okay, gotcha. Okay. I'll probably do the... Oh my gosh, \$50.00. Oh. Sorry, I'm thinking.

Speaker speaker_1: No, you're fine.

Speaker speaker_3: Am I, am I... How many more days? Because I know I had 30 days to call you guys.

Speaker speaker_1: So, um, the reason why I did your eligibility review was because on my end it was saying that your last day to enroll was on Sunday, but we're not open on weekends.

Speaker speaker_3: Gotcha.

Speaker speaker_1: But, I mean, I can, I can ask since, like, it's Sunday if you're not so sure yet and I'll let you know what they tell me. I can put you on a brief hold if you're not so sure yet, but I can't promise you that they're gonna extend it.

Speaker speaker_3: Okay. Yeah. I just need, like, a few minutes.

Speaker speaker_1: Okay. Yeah.

Speaker speaker_3: Like I'm not gonna be able... Like am I able to call somebody and then call you back?

Speaker speaker_1: Um, we're... Well, as long as you call us, um, before 8:00. We're, we're Eastern Time. I don't know what's the time that... Right now it's 5:43 we're on that and we close at 8:00.

Speaker speaker_3: Oh, it's... No, it's earlier. It's 4:43.

Speaker speaker_1: I mean, I can ask if you want me to.

Speaker speaker_3: Um, yeah, you said you close at 8:00?

Speaker speaker_1: Yes. But I was gonna say, like, I can ask if, if, like... If they could extend it maybe till Monday, um, because you're-

Speaker speaker_3: I don't need that long. I just need to speak.

Speaker speaker_1: Oh, okay. Gotcha. Um, well, we're, we close at 8:00. If you're not so sure yet, you're welcome to give us a call back at 8:00.

Speaker speaker_3: Yeah. I... It's, it'll just be before then.

Speaker speaker_1: Before 8:00. I'm sorry.

Speaker speaker_3: That's good. Yeah.

Speaker speaker_1: Yeah, before 8:00.

Speaker speaker_3: You're good. Um, yeah, 8:00. Do I call back this number?

Speaker speaker_1: Yes, ma'am. And then keep in mind right now it's 5:44. Okay?

Speaker speaker_3: Okay. Okay. It shouldn't take too long.

Speaker speaker_1: Okay, that's fine. Yes, ma'am.

Speaker speaker_3: Okay, perfect. Thank you so much.

Speaker speaker_1: You're welcome. Have a nice day.

Speaker speaker_3: You too. Bye-bye.