

Transcript: Estefania

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Full Transcript

Thank you for calling Benefits and Card. My name is Stephanie. How can I assist you? I'm trying to see, uh, if I can... if I had, um, some time to, um, enroll in my benefits. Okay. What, um, staff and agency do you work for? Um, Partner... Partner Personnel. Okay, thank you. And then what are the last four of your Social? 8739. For security purposes, could you verify address and date of birth? My address, 521 North Imperial Avenue, Brawley, California 95227. And date of birth's December 4th, 1980. 442-205-3731's your phone number? Yes. Then I have your first name, last name zero four @gmail.com. Is that up to date? Um, yes, robert.guarante04. Mm-hmm. @gmail.com? Yes. Yes, @gmail.com. Yeah, so you're still eligible to enroll. I just looked up when's your last day, and it looks like it's March 12th. Oh, it's next week then. Yes, next Wednesday's your last day to call and enroll if you do want to enroll. Um, did you want me to go ahead and- Yeah, I'll go ahead and... Yeah, if I could enroll now, I- I- that'd be helpful. Okay. Did you know what plans you wanted to be enrolled into or did you need me to send you the benefit guide? That benefit guide has all the plans that they offer with the prices to those plans. Yeah, I was reading that. I didn't really understand it though. I was just- Okay. So, so you do have it? It is just for me, so I was just gonna get the basics. Okay. So if you want, I can just go over the plans 'cause I was gonna tell you that the medical plans as well as dental and vision are under an IRS regulation that's called Section 125. What section- Section 125 is, it allows you to pay these plans with pre-tax dollars. However, if you do wanna cancel these plans or make changes to these plans like add dependents later on once you enroll, um, the only period that you're eligible to do it is within your first 30 days of receiving your first check. So, in other words, nothing passing March 12th- Yes. ... or, um- But it does say- ... within company open enrollment. Okay. Or within company open enrollment. I just wanted to let you know about that. Okay. Um, but... Okay, okay. So they offer different type of plans depending on how many you select, which ones they are, has a lot to do with how much the weekly deduction is from your paycheck. So, the first plan that I'm gonna go over is the only plan out of the five that they offer which would cover both your preventative and your hospital indemnity. The other four plans either only cover your preventative services, which is a physical, some vaccines, some STD and cancer screening, or they only- Okay. ... cover your hospital indemnity which means doctor visits if sick, hospital visits if injured, urgent care, emergency room or surgeries. So, the other four either only cover your hospital s- services or just your preventative services. This fifth plan, the first one that I'm gonna go over is called the Stay Healthy MEC Enhanced. This is the only one out of the five that covers both your preventative and your hospital indemnity. So, it covers both services, but it does require you to stay within the network, and it does require copays. So, this one's called Stay Healthy MEC Enhanced. For primary care visits, a \$10 copay per visit's required, and you would be limited to four visits annually per person or 10 per

family. For specialty care visits, a \$50 copay per visit's required, and you would also be limited to four visits annually per person or 10 per family. For your urgent care visits, a \$60 copay is required and you also would be limited to four visits annually per person or 10 per family. This... It does require you to stay within the network and only use their preferred providers. And you do receive two different prescription benefits, one through Medimpact, which with the Medimpact pharmacy option you have a 30-day supply when it comes to your generic drugs, and you are required a \$5 copay. When it comes to the mail order option, you have a 90-day supply, and for the generic drugs y- you're required to pay a \$15 copay. You also receive prescription benefits through Pharmaville. Depending on the generic medication that you get, you can pay up to \$30, \$20 or \$10. And for the non-generics, they offer you a discount. This plan includes something called Virtual Urgent Care which offers medical assistance virtually with medical providers via telephone or video call. And they cover a flat fee towards your hospital indemnity service. So, for example, surgery and hospital, they'll cover a flat fee of \$500 per day for an amount up to a day. And as I said, it also covers group accident, which is considered hospital emergency rooms, they'll cover a flat fee of \$250. Emergency office, they'll cover \$50, emergency general ward, they'll cover \$50. If you select the Stay Healthy MEC Enhanced, for employees that's a weekly deduction of \$43.77 from your paycheck. And this is the only one that covers your preventative and hospital indemnity. Then the second one- Is- is- is- is that the plan that you're talking about or just the- the Stay Healthy in general? No, this is the Stay Healthy MEC Enhanced. So, this is the only one of the medical plans that covers both your preventative services and your hospital indemnity. Yeah, 'cause I- I- I'll- how- how- how I'm hearing you explain it, I'm seeing... I'm- I'm looking at that and it has that VIP Standard, VIP Plus and- No. ... VIP Platinum. So- so it's none of those. Um, it's the other. Those are the ones that cover either one benefit or the other. Oh, so- so basically i- if... I'll... If I get What you're talking about the Stay Healthy, I don't- don't have the VIP Plus? Stay Healthy MEC.... ME... Yes. ... C, uh, 'cause the one I'm go-... I think you're confusing the Stay Healthy MEC Tele-RS with the one I'm talking about. Oh, okay. Okay. Okay. Okay. Yes. That's the one. The, the Stay Healthy- ME, ME... Mm-hmm. The Stay Heal- MEC? The one you're talking about was this MEC or is the enhanced one? The enhanced one, so that's why I said- Okay. ... this is the only one that covers for your preventative and your hospital indemnity. The Stay Healthy MEC- I will probably Just give me a second. Correct. The Stay Healthy MEC Tele-RS however, that one only covers your preventative services and it doesn't cover doctor visits of sick, hospitalizations- Yeah, that's what I was reading right now Why? ... urgent care, emergency room- Why is it not included? ... nor surgeries. So your Stay Healthy MEC Tele-RS, that one's only for preventative services and it'll only cover, like a physical, some vaccines, some STD screening, some cancer screening, but only those preventative services. Um, you do have to stay within the network with the two MECs, being the enhanced and the Tele-RS, so you do have to use only their clinics and doctors to be covered. You do receive prescription benefits through MedImpact and they also offer the virtual urgent care, which like I said earlier, it offers medical assistance virtually with medical providers and it includes a membership with 3RS, which is a subscription that gives you access to cheaper medication. But your Stay Healthy MEC Tele-RS is only a preventative plan, okay? It doesn't cover doctor visits of sick. Well, where is it? That one's 15.80 A week. The way my, my, my record going and all that, I'll, I'll go ahead and get that enhanced, the Stay Healthy enhanced. Okay. And then I was gonna tell you that for your VIP, those only cover your h-

hospital indemnity which is doctor visits of sick, but they don't cover no preventatives. The only one that covers those- Oh. ... is the VIP. I mean, the MEC enhanced. I'm sorry. Okay. Yeah. Yeah, I'll do... 'Cause like I, I, I'm really been going... Lately, I've been going, going to the h-... getting checks a lot easier than what it used to be. Mm-hmm. So I'll go ahead and get that enhanced. Okay. And then, um, did you wanna add anything else? So that would be your medical plan. That one's \$43.76 a week. Did you wanna add like denti- dental, vision, term life? Um. Term life, dental. I'll get, I'll get the general. So for general, that's \$3.63 weekly. Um, do you want me to go over what it covers? Um, no, uh, but I'm pretty sure that one... I just, I always have a tough time with the medical ones. Oh, okay. So that's the one, the MEC enhanced? Yeah, so I, that's, like, when I used to work at a different company, I, I jumped medicals each year. Every time the benefits changed, I c- I got a different medical because, you know, it was gonna help me out when... and it was just... A- a- a- a- a- I had, I learned about, uh, HOP and all that stuff after I started jumping medical. But, yeah, medical-wise, yeah, I'll get... I'd, I'd, I'd rather get the, the enhanced. Okay. Um, did you just wanna get medical? You didn't wanna do, like, vision or any of the add-ons? You said you still wanted- The dental. Okay. I'll get the dental also. Okay. And then out for dental, a preventative visit is covered at 100%. Something basic, like a cleaning of the teeth is covered at 80. Basic restorative, so if they've got a fill and a cavity, something basic like that's also covered at 80%. Yeah. X-rays are covered at 80% and you have an annual maximum of \$500. With the dental plan, you would have to give a one-time deductible of \$50. Okay? You only provide that once though. Oh, okay. That's, that's, that's fine. Um, 32. Okay. Or however. So I have the MEC enhanced for \$43.76 and then vision for \$3.63. That would be a weekly deduction of \$47.39. Do you allow partners- No, no, no. Mm-hmm? Not the vision. Dental. Yes, I'm sorry. I, I meant to say dental. \$3.63. Oh. And then the MEC enhanced for \$43.76. That would be a weekly deduction of \$47.39 weekly from your paycheck. Do you allow partner's personal to make this weekly deduction? Yes. Okay. Please allow one or two weeks for your staffing agency to start making this deduction. Once we see the very first deduction of \$47.39 come out of your paycheck, the following Monday of that first deduction is when your plan becomes effective. And by that Thursday or Friday of your activation week, you should be receiving your medical card, which is your MEC enhanced and your dental. Um, and if for some reason- Okay. ... you have a doctor's appointment or your dentist appointment and you still don't have your card, you're welcome to give us a call at this number and you can email it to me. You know what I mean? Um, just keep in mind, if you do want to cancel dental or the MEC enhanced, you would have to call and do it before Wednesday. After Wednesday- Oh. ... you would have to wait in the month of October when they're back within company open enrollment to do so. Okay? Okay. Um, I have another question. The accidental death I've seen in here, how, how, how can I get that coverage? I'm sorry? It, um, the accidental death, that group term life insurance, with accidental death. That you would have to do it through, you would have to do it through me also. So, um, you do wanna add something else then, right? If you wanna add on- Yeah, the, uh, I wanna add the accidental death. I have a little history also of, um- Oh. ... little car accidents to where I wanna say... Okay. I'm sorry. I can't really hear you. Did you say you wanted to add term life and group accident? It sounds like you're far from home. Yeah, no, no, well, the life insurance-... life insurance and the, the, the accidental death insurance. I would, I would like to add those. So there's only term life. Okay. Then I'll... Yeah, that's it. Okay. So it's term life and accidental death and dismemberment. Okay? That one's \$2.11

weekly so once I add that, that's a new weekly deduction of \$49.50. Do you allow me to add term life? Yes. Okay. So same thing, once you see the first deduction of the \$49.50 come out of your paycheck, the following Monday is when the plan will become active. It typically takes one or two weeks for them to start making the deduction, um, but I would just be paying attention to your pay stubs. I'll tell you that. And since you added, um, term life, who do you want to put down as a beneficiary if something was to happen? Um... I wanna put... Ah, shit. Um... Well, for now I'll, I'll put my brother. My brother's... My brother down. Um, Daniel Duarte. Can you spell that? D-A-N-I-E-L... Daniel Duarte, D-U-A-R-T-E. D-U-A-R-T-E? Yeah. Okay. Okay, I put him down. Did you have any questions? I'm gonna give him a call, let him know. Hold on. Okay. No, no, thank you. I just wanted to make sure I, I, I got at least my medical and stuff going for, for now so, so I don't... I didn't have to wait 'til that, that length of time again. Okay. Yeah, that's fine. Yep, so you have been added. Just keep in mind if you do want to add any new plans or cancel what you have enrolled into, um, being dental, MEC enhanced or term life, the only one that's not under that IRS regulation is term life. So at any time you can call and cancel that, but for dental and the medical plan, you would have to do it before either Wednesday to cancel it or add a dependent. Or if not, you're gonna have to wait until the month of October, okay? When they're back within company open enrollment. Oh. Okay. That's fine. All right. Did you have any other questions? No. Thank you, ma'am. I appreciate that. Okay. You're welcome. Have a nice day. Likewise. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits and Card. My name is Stephanie. How can I assist you?

Speaker speaker_1: I'm trying to see, uh, if I can... if I had, um, some time to, um, enroll in my benefits.

Speaker speaker_0: Okay. What, um, staff and agency do you work for?

Speaker speaker_1: Um, Partner... Partner Personnel.

Speaker speaker_0: Okay, thank you. And then what are the last four of your Social?

Speaker speaker_1: 8739.

Speaker speaker_0: For security purposes, could you verify address and date of birth?

Speaker speaker_1: My address, 521 North Imperial Avenue, Brawley, California 95227. And date of birth's December 4th, 1980.

Speaker speaker_0: 442-205-3731's your phone number?

Speaker speaker_1: Yes.

Speaker speaker_0: Then I have your first name, last name zero four @gmail.com. Is that up to date?

Speaker speaker_1: Um, yes, robert.guarante04.

Speaker speaker_0: Mm-hmm. @gmail.com?

Speaker speaker_1: Yes. Yes, @gmail.com.

Speaker speaker_0: Yeah, so you're still eligible to enroll. I just looked up when's your last day, and it looks like it's March 12th.

Speaker speaker_1: Oh, it's next week then.

Speaker speaker_0: Yes, next Wednesday's your last day to call and enroll if you do want to enroll. Um, did you want me to go ahead and-

Speaker speaker_1: Yeah, I'll go ahead and... Yeah, if I could enroll now, I- I- that'd be helpful.

Speaker speaker_0: Okay. Did you know what plans you wanted to be enrolled into or did you need me to send you the benefit guide? That benefit guide has all the plans that they offer with the prices to those plans.

Speaker speaker_1: Yeah, I was reading that. I didn't really understand it though. I was just-

Speaker speaker_0: Okay. So, so you do have it?

Speaker speaker_1: It is just for me, so I was just gonna get the basics.

Speaker speaker_0: Okay. So if you want, I can just go over the plans 'cause I was gonna tell you that the medical plans as well as dental and vision are under an IRS regulation that's called Section 125. What section- Section 125 is, it allows you to pay these plans with pre-tax dollars. However, if you do wanna cancel these plans or make changes to these plans like add dependents later on once you enroll, um, the only period that you're eligible to do it is within your first 30 days of receiving your first check. So, in other words, nothing passing March 12th-

Speaker speaker_1: Yes.

Speaker speaker_0: ... or, um-

Speaker speaker_1: But it does say-

Speaker speaker_0: ... within company open enrollment. Okay. Or within company open enrollment. I just wanted to let you know about that.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, but...

Speaker speaker_1: Okay, okay.

Speaker speaker_0: So they offer different type of plans depending on how many you select, which ones they are, has a lot to do with how much the weekly deduction is from your paycheck. So, the first plan that I'm gonna go over is the only plan out of the five that they offer which would cover both your preventative and your hospital indemnity. The other four

plans either only cover your preventative services, which is a physical, some vaccines, some STD and cancer screening, or they only-

Speaker speaker_1: Okay.

Speaker speaker_0: ... cover your hospital indemnity which means doctor visits if sick, hospital visits if injured, urgent care, emergency room or surgeries. So, the other four either only cover your hospital s- services or just your preventative services. This fifth plan, the first one that I'm gonna go over is called the Stay Healthy MEC Enhanced. This is the only one out of the five that covers both your preventative and your hospital indemnity. So, it covers both services, but it does require you to stay within the network, and it does require copays. So, this one's called Stay Healthy MEC Enhanced. For primary care visits, a \$10 copay per visit's required, and you would be limited to four visits annually per person or 10 per family. For specialty care visits, a \$50 copay per visit's required, and you would also be limited to four visits annually per person or 10 per family. For your urgent care visits, a \$60 copay is required and you also would be limited to four visits annually per person or 10 per family. This... It does require you to stay within the network and only use their preferred providers. And you do receive two different prescription benefits, one through Medimpact, which with the Medimpact pharmacy option you have a 30-day supply when it comes to your generic drugs, and you are required a \$5 copay. When it comes to the mail order option, you have a 90-day supply, and for the generic drugs y- you're required to pay a \$15 copay. You also receive prescription benefits through Pharmaville. Depending on the generic medication that you get, you can pay up to \$30, \$20 or \$10. And for the non-generics, they offer you a discount. This plan includes something called Virtual Urgent Care which offers medical assistance virtually with medical providers via telephone or video call. And they cover a flat fee towards your hospital indemnity service. So, for example, surgery and hospital, they'll cover a flat fee of \$500 per day for an amount up to a day. And as I said, it also covers group accident, which is considered hospital emergency rooms, they'll cover a flat fee of \$250. Emergency office, they'll cover \$50, emergency general ward, they'll cover \$50. If you select the Stay Healthy MEC Enhanced, for employees that's a weekly deduction of \$43.77 from your paycheck. And this is the only one that covers your preventative and hospital indemnity. Then the second one-

Speaker speaker_1: Is- is- is- is that the plan that you're talking about or just the- the Stay Healthy in general?

Speaker speaker_0: No, this is the Stay Healthy MEC Enhanced. So, this is the only one of the medical plans that covers both your preventative services and your hospital indemnity.

Speaker speaker_1: Yeah, 'cause I- I- I'll- how- how- how I'm hearing you explain it, I'm seeing... I'm- I'm looking at that and it has that VIP Standard, VIP Plus and-

Speaker speaker_0: No.

Speaker speaker_1: ... VIP Platinum.

Speaker speaker_0: So- so it's none of those. Um, it's the other. Those are the ones that cover either one benefit or the other.

Speaker speaker_1: Oh, so- so basically i- if... I'll... If I get

Speaker speaker_2: What you're talking about the Stay Healthy, I don't- don't have the VIP Plus?

Speaker speaker_0: Stay Healthy MEC.... ME...

Speaker speaker_1: Yes.

Speaker speaker_0: ... C, uh, 'cause the one I'm go-... I think you're confusing the Stay Healthy MEC Tele-RS with the one I'm talking about.

Speaker speaker_1: Oh, okay. Okay. Okay. Okay. Yes. That's the one.

Speaker speaker_0: The, the Stay Healthy-

Speaker speaker_1: ME, ME...

Speaker speaker_0: Mm-hmm. The Stay Heal-

Speaker speaker_1: MEC? The one you're talking about was this MEC or is the enhanced one?

Speaker speaker_0: The enhanced one, so that's why I said-

Speaker speaker_1: Okay.

Speaker speaker_0: ... this is the only one that covers for your preventative and your hospital indemnity. The Stay Healthy MEC-

Speaker speaker_1: I will probably

Speaker speaker_3: Just give me a second.

Speaker speaker_0: Correct. The Stay Healthy MEC Tele-RS however, that one only covers your preventative services and it doesn't cover doctor visits of sick, hospitalizations-

Speaker speaker_1: Yeah, that's what I was reading right now

Speaker speaker_3: Why?

Speaker speaker_0: ... urgent care, emergency room-

Speaker speaker_1: Why is it not included?

Speaker speaker_0: ... nor surgeries. So your Stay Healthy MEC Tele-RS, that one's only for preventative services and it'll only cover, like a physical, some vaccines, some STD screening, some cancer screening, but only those preventative services. Um, you do have to stay within the network with the two MECs, being the enhanced and the Tele-RS, so you do have to use only their clinics and doctors to be covered. You do receive prescription benefits through MedImpact and they also offer the virtual urgent care, which like I said earlier, it offers medical assistance virtually with medical providers and it includes a membership with 3RS, which is a subscription that gives you access to cheaper medication. But your Stay Healthy MEC Tele-RS is only a preventative plan, okay? It doesn't cover doctor visits of sick.

Speaker speaker_1: Well, where is it?

Speaker speaker_0: That one's 15.80 A week.

Speaker speaker_1: The way my, my, my record going and all that, I'll, I'll go ahead and get that enhanced, the Stay Healthy en- enhanced.

Speaker speaker_0: Okay. And then I was gonna tell you that for your VIP, those only cover your h- hospital indemnity which is doctor visits of sick, but they don't cover no preventatives. The only one that covers those-

Speaker speaker_1: Oh.

Speaker speaker_0: ... is the VIP. I mean, the MEC enhanced. I'm sorry.

Speaker speaker_1: Okay. Yeah. Yeah, I'll do... 'Cause like I, I, I'm really been going... Lately, I've been going, going to the h-... getting checks a lot easier than what it used to be.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: So I'll go ahead and get that enhanced.

Speaker speaker_0: Okay. And then, um, did you wanna add anything else? So that would be your medical plan. That one's \$43.76 a week. Did you wanna add like denti- dental, vision, term life?

Speaker speaker_1: Um.

Speaker speaker_0: Term life, dental.

Speaker speaker_1: I'll get, I'll get the general.

Speaker speaker_0: So for general, that's \$3.63 weekly. Um, do you want me to go over what it covers?

Speaker speaker_1: Um, no, uh, but I'm pretty sure that one... I just, I always have a tough time with the medical ones.

Speaker speaker_0: Oh, okay. So that's the one, the MEC enhanced?

Speaker speaker_1: Yeah, so I, that's, like, when I used to work at a different company, I, I jumped medicals each year. Every time the benefits changed, I c- I got a different medical because, you know, it was gonna help me out when... and it was just... A- a- a- a- a- I had, I learned about, uh, HOP and all that stuff after I started jumping medical. But, yeah, medical-wise, yeah, I'll get... I'd, I'd, I'd rather get the, the enhanced.

Speaker speaker_0: Okay. Um, did you just wanna get medical? You didn't wanna do, like, vision or any of the add-ons? You said you still wanted-

Speaker speaker_1: The dental.

Speaker speaker_0: Okay.

Speaker speaker_1: I'll get the dental also.

Speaker speaker_0: Okay. And then out for dental, a preventative visit is covered at 100%. Something basic, like a cleaning of the teeth is covered at 80. Basic restorative, so if they've got a fill and a cavity, something basic like that's also covered at 80%.

Speaker speaker_1: Yeah.

Speaker speaker_0: X-rays are covered at 80% and you have an annual maximum of \$500. With the dental plan, you would have to give a one-time deductible of \$50. Okay? You only provide that once though.

Speaker speaker_1: Oh, okay. That's, that's, that's fine. Um, 32.

Speaker speaker_0: Okay.

Speaker speaker_1: Or however.

Speaker speaker_0: So I have the MEC enhanced for \$43.76 and then vision for \$3.63. That would be a weekly deduction of \$47.39. Do you allow partners-

Speaker speaker_1: No, no, no.

Speaker speaker_0: Mm-hmm?

Speaker speaker_1: Not the vision. Dental.

Speaker speaker_0: Yes, I'm sorry. I, I meant to say dental. \$3.63.

Speaker speaker_1: Oh.

Speaker speaker_0: And then the MEC enhanced for \$43.76. That would be a weekly deduction of \$47.39 weekly from your paycheck. Do you allow partner's personal to make this weekly deduction?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Please allow one or two weeks for your staffing agency to start making this deduction. Once we see the very first deduction of \$47.39 come out of your paycheck, the following Monday of that first deduction is when your plan becomes effective. And by that Thursday or Friday of your activation week, you should be receiving your medical card, which is your MEC enhanced and your dental. Um, and if for some reason-

Speaker speaker_1: Okay.

Speaker speaker_0: ... you have a doctor's appointment or your dentist appointment and you still don't have your card, you're welcome to give us a call at this number and you can email it to me.

Speaker speaker_3: You know what I mean?

Speaker speaker_0: Um, just keep in mind, if you do want to cancel dental or the MEC enhanced, you would have to call and do it before Wednesday. After Wednesday-

Speaker speaker_1: Oh.

Speaker speaker_0: ... you would have to wait in the month of October when they're back within company open enrollment to do so. Okay?

Speaker speaker_1: Okay. Um, I have another question. The accidental death I've seen in here, how, how, how can I get that coverage?

Speaker speaker_0: I'm sorry?

Speaker speaker_1: It, um, the accidental death, that group term life insurance, with accidental death.

Speaker speaker_0: That you would have to do it through, you would have to do it through me also. So, um, you do wanna add something else then, right? If you wanna add on-

Speaker speaker_1: Yeah, the, uh, I wanna add the accidental death. I have a little history also of, um-

Speaker speaker_0: Oh.

Speaker speaker_1: ... little car accidents to where I wanna say...

Speaker speaker_0: Okay. I'm sorry. I can't really hear you. Did you say you wanted to add term life and group accident? It sounds like you're far from home.

Speaker speaker_1: Yeah, no, no, well, the life insurance-... life insurance and the, the, the accidental death insurance. I would, I would like to add those.

Speaker speaker_0: So there's only term life.

Speaker speaker_1: Okay. Then I'll... Yeah, that's it.

Speaker speaker_0: Okay. So it's term life and accidental death and dismemberment. Okay? That one's \$2.11 weekly so once I add that, that's a new weekly deduction of \$49.50. Do you allow me to add term life?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. So same thing, once you see the first deduction of the \$49.50 come out of your paycheck, the following Monday is when the plan will become active. It typically takes one or two weeks for them to start making the deduction, um, but I would just be paying attention to your pay stubs.

Speaker speaker_1: I'll tell you that.

Speaker speaker_0: And since you added, um, term life, who do you want to put down as a beneficiary if something was to happen?

Speaker speaker_1: Um... I wanna put... Ah, shit. Um... Well, for now I'll, I'll put my brother. My brother's... My brother down. Um, Daniel Duarte.

Speaker speaker_0: Can you spell that?

Speaker speaker_1: D-A-N-I-E-L... Daniel Duarte, D-U-A-R-T-E.

Speaker speaker_0: D-U-A-R-T-E?

Speaker speaker_1: Yeah.

Speaker speaker_0: Okay. Okay, I put him down. Did you have any questions?

Speaker speaker_1: I'm gonna give him a call, let him know. Hold on.

Speaker speaker_0: Okay.

Speaker speaker_1: No, no, thank you. I just wanted to make sure I, I, I got at least my medical and stuff going for, for now so, so I don't... I didn't have to wait 'til that, that length of time again.

Speaker speaker_0: Okay. Yeah, that's fine. Yep, so you have been added. Just keep in mind if you do want to add any new plans or cancel what you have enrolled into, um, being dental, MEC enhanced or term life, the only one that's not under that IRS regulation is term life. So at any time you can call and cancel that, but for dental and the medical plan, you would have to do it before either Wednesday to cancel it or add a dependent. Or if not, you're gonna have to wait until the month of October, okay? When they're back within company open enrollment.

Speaker speaker_1: Oh. Okay. That's fine.

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

Speaker speaker_1: No. Thank you, ma'am. I appreciate that.

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

Speaker speaker_1: Likewise. Bye-bye.