

Transcript: Estefania

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Full Transcript

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Yes, Stephanie. My name is Mark and, um, I started with Hamilton Record back in October. And I do not have any of the healthcare, uh, benefits. And I would like to see about getting... signing up for that. Okay. You said you're with Hamilton Record Group? Hamilton Record, yes. Uh-huh. And then, what is the last four of your Social? 6573. And then... Sorry, what was your name again? You said Mark? Mark Love. Love, yes. Uh-huh. For security purposes, can you verify your address and your date of birth? Address is 100 Tishomingo Street, Tupelo, Mississippi 38804. Date of birth is 6/13/1965. Okay, thank you. Um, I have your number as 1-666-662-0212. Is that correct? Uh, yes. That's the landline. It's better if I give you my cell phone number. Okay, what is it? 662-260-9931. Okay, thank you. And then, I have A-P-R-I-L-I-A- Yes. Period- There we go. M... Period. M-O2@myyahoo.com. I'm sorry. M-O-T-O. Correct. Mm-hmm. Okay. And then, did you know by any chance what you want to enroll into or do you want me to go over the plans? If you would go over the plans, I would appreciate it. Okay. And then, I can also send you the benefit guide to your email on file. So, what that benefit guide has, it has all the plans that they offer as long as the prices to those plans. So, if you want, I can go ahead and email it to you. And then, I'll go over the plans just so that you can get a visual about what I'm talking about, just because it can be a lot of information at once. Okay. So, if you want, I can send it as well. Okay. Um, hold on a second. Yeah, if you would, please go ahead. Okay. Yes, sir. Let's see. All right, so it should come from an email that says info@benefitcentercard.com. Um, I went ahead and emailed it to you. Do you mind checking to see if you did receive it? Okay. Um, let me get to a computer where I can do that. Okay. Give me just a second. Benefits guide. Benefits card, yep, I got it. Okay. So, um, it looks like they only offer four different plans. The first plan that I'm going to go over is called the Stay Healthy and You See Enhanced. So, this is the only plan out of the four that covers both your preventative services as well as your hospital indemnity. So, it is going to cover like a physical visit, some vaccines, some STD and cancer screenings that's considered your preventative services. And it also covers your hospital indemnity services, meaning doctor visits with sick, hospital visits with injured, urgent care, emergency room and surgeries. The other three only c- either they only cover your preventative or either just cover your actual doctor visits if you were to get sick. So, this plan that I'm about to go over is the only one that covers both benefits. This one's called the Stay Healthy and You See Enhanced. It does require you to stay within the network and only use your preferred providers to receive coverage, so you do got to stay within the network. And it does require copays. So, for primary care visits, the... a \$10 copay per visit would be required. And you would be limited to four visits annually per person or 10 per family. For your specialty care visits with the Stay Healthy and You See Enhanced, a \$50 copay is required and you're also limited to four visits annually

per person or 10 per family. For urgent care visits, you would be limited to four visits annually per person or 10 per family and a \$60 copay would be required. You get prescription benefits with Aleve Phar and with Pharmaville, which... where the Aleve Phar prescriptions are required at copay and you have a 30-day supply for your pharmacy option. For the more important medications, you have a 90-day supply and a \$50 copay would be required. You have prescription benefits through Pharmaville, which you can save up to \$10, \$20, \$30 for your generic medication. And for the non-generic, they do offer a discount. This plan also does include virtual urgent care, which offers medical assistance virtually with medical providers via either a phone call or video call. And it covers a flat fee towards whatever hospital indemnity service you went for. So, for example, if you went for a surgery in hospital, it would cover \$500 per day for a maximum of one day. For hospital admission, it would cover a flat fee of \$1,000 per day for a maximum of one day. And it also has additional insur-... like hospital eme- emergency room, they will cover \$250, physician office, they would cover \$50, emergency dental work, they would cover \$50. If you were to select this plan, the Stay Healthy NEC Enhanced under employee only, that would be a weekly deduction from your paycheck of \$42.68. So, that's the only one that covers both your preventative services and your hospital indemnity. But it does require co-pays and it requires you to stay within the network. Then, the second plan that I'm going to go over is called the VIP. There's two different ones. There's the VIP Standard and the VIP Classic. These two don't require you to stay within the network. You could be in network or out of network and receive coverage as long as they take that insurance. Um, they do offer prescription benefits through Pharmaville, which depending on the generic medication you can pay up to \$10, \$20, \$30. And for the non-generic, they do offer a discount. These two plans do also include the virtual urgent care, which offers medical assistance virtually with medical providers. Out of the two, the Standard is the most basic one, because it doesn't cover intensive care unit benefit, rehabilitation benefit, nor any preventive surgery, while your VIP Classic does. And it, the VIP Classic is going to cover a little bit more in dollar amount towards those hospital indemnity services. So, for example, for surgery physicians, I'm sorry for surgery and hospitals, the Standard covers up to \$250 per day for a maximum of one day, while your VIP Classic will cover up to \$500 for a maximum of one day. And the VIPs don't cover your preventative services, they only cover those services that were to be like if you were to go to the doctor because you're sick, or hospital, but they don't cover those preventative services. Okay? So, it's only for hospital indemnity benefit. And then they do offer the fourth plan called the Stay Healthy NEC Tele-RX. That one does require you to stay within the network just like the NEC Enhanced, but this one's only for preventative services. So, it's only going to cover like one physical visit, some vaccinations, some STD and cancer screenings, but it's not going to cover any doctor visits sick, hospital visits if injured, urgent care emergency room, nor surgeries. So, that one's just for your preventative services. It does have prescription benefits however with a Lexar and it offers a membership with free RX, which gives you access to over 800 of the top 90% generic drug prescribed in the US. And it includes also the virtual urgent care which offers medical assistance virtually with medical providers. If you were to select the Stay Healthy NEC Tele-RX for employee only that would be a weekly deduction of \$14.92. If you were to select the VIP Standard for employee only that would be \$16.80 weekly. And then for the VIP Classic it would be \$18.57 weekly. Um, did you have any questions about any of these? Um... Yeah. You- you're correct. There is a lot to take in. Yeah. That's why I sent it, because I know

it can be a lot of information. But just to summarize what I said, um, if you select between the two VIPs, the Standard and the Classic, those only cover your actual doctor visits if you go to the doctor because you're sick. They don't cover, like, your annuals. Your annuals are considered like preventative services, like your check-ups. That's something that the VIPs aren't going to cover. They're only going to cover like your actual doctor visits if you were to go because you got sick, or because you got hurt. Or like urgent care, that's what the VIPs covers. They don't cover your preventative, which would be considered like a physical, um, some screenings, like cancer screenings are preventatives. Anything that prevents a disease, um, anything before a problem actually starts, in other words, the VIPs don't cover. It's something once you're already sick. Then the NEC Tele-RX, that one only covers your preventative services, meaning it'll cover a physical, some vaccines, some STD and cancer screenings. But it doesn't cover any actual doctor visits, um, if you get sick. So, if you get the Stay Healthy NEC Tele-RX and you go to the doctor because you're sick, that's not going to be covered. But if you go for a physical and you stay within the network, that would be covered, because that's a preventative service. Then the one that offers both of those benefits, your preventative and your actual doctor visits, that one would be the NEC Enhanced. That one offers both services, but you do have to stay within the network, and you do have to pay co-pays. Okay. I'm basically interested in- in something in case I get injured or, you know, an accident or a major medical thing. So- So- so many of the- ... um, preventative. None of the plans unfortunately that they offer are a major medical plan. Okay. Yes, sir. All right. I- I think from what they offer here, I think the VIP Classic would be probably the best for what I'm looking for. Okay. And then just keep in mind that the VIPs don't cover your like preventatives which would be considered like a physical, okay? Right. It would only cover like your actual visits like if you're sick or get injured and stuff like that. So, for the VIP Classic, that would be a weekly deduction of \$18.57 if you were to select the employee plan. Um, did you want to enroll by yourself or were you like looking into add independents? Just myself. Okay. And then, um, I was going to tell you they also offer additional plans like dental, short-term disability, term life, vision, critical illness, cancer benefits.... group accident, behavior health. Did you wanna add any of those? They do have their separate deductions, um, to them. So let's say you were to add vision- Right. ... for employee, that's \$1.99 a week. Were you looking at any of those? Okay. Tell you what, um, let's, um, let's add the dental and the disability- Mm-hmm. ... for myself. Okay. Just call me if you need it. So for dental, that's \$3.38 weekly. For a preventative visit, that covers you at 100%. Something basic like if, if you go for a cleaning, that would be covered at 80% basic restorative. So they find a cavity and gotta fill it, that's covered at 80%. X-rays are also 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? Okay, all right. And then, did you say short-term disability? Yeah. It says additional benefit options, disability. Okay. And what's that for? For that one, for that one, let's say you get injured and can't go to work. The first seven days, they consider it a elimination period, so for the first seven days you wouldn't get paid for it. But after those seven days, the benefit period would be 90 days and the benefit amount is \$650 per month. Oh. And that's \$3.66- Yeah. ... of a one-time deductible. Um, let's not... Yeah, let's not go with the disability. Let's go with the dental. Mm-hmm. And then what's the critical illness? Critical illness is cancer benefit. So the benefit amount is \$5,000. From those \$5,000, if you were to have a heart attack, it would cover it at 100% from those \$5,000 though. For a coronary artery bypass surgery, from those

\$5,000, 25% would be covered. Another example, major organ failure. From those \$5,000, 100% would be covered. End-stage renal failure, from those \$5,000, 100% would be covered. So from those \$5,000, depending on whatever service it is, um, that percentage would be covered. Okay. Tell you what, let's just go with the dental only then as additional. Okay, that's fine. So I have employee for the VIP Classic, \$18.57 weekly, dental for \$3.38 weekly. That would be a weekly deduction of \$21.95 weekly. Do you allow me to add these plans? Yes, please. Okay. Please allow one or two weeks for your staff and agency to start making this deduction. Once you see that they finally made the first deduction of the \$21.95 from your paycheck, the following Monday of that very first deduction is when your coverage becomes active. And that, by that Thursday or Friday of your first week with activation, you should be getting your dental card. And I was gonna let you know for your VIP Classic card, normally for the VIP they never send those out to you. Oh. But once you do become active, if you do want a physical card, you're welcome to give us a call and we'll put in a request for it. And if you have like a doctor's appointment or dentist appointment and you still don't have your card, you're welcome to call us and we can email them to you. Okay. And then I was gonna tell you that if you did, if you did wanna add any additional plans, um, your last day to do so would be, let's see, the 31st. Right. So on Friday. We're open from 8:00 AM up until 8:00 PM Eastern Time. Okay. Okay? Great. All right. And now y- Okay. Anything else? Nope, that's it. And I was gonna tell you that whenever you become active and you get your card, the pharmacy's information and then the multi-plan network number is on that, those cards. Multi-plan is the number you would call to find the list of preferred providers. But with the VIP Classic that you got, you're not required to stay within the network. As long as they take that insurance, you can use it. Um, but all of that's mailed out to you once you get your card. And you, we can always email it to you as well. Okay. Great. Okay. Thank you for the help, Stephanie. I appreciate it. You're welcome. Have a nice day. All right. You too. Bye-bye. Bye.

Conversation Format

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

Speaker speaker_1: Yes, Stephanie. My name is Mark and, um, I started with Hamilton Record back in October. And I do not have any of the healthcare, uh, benefits. And I would like to see about getting... signing up for that.

Speaker speaker_0: Okay. You said you're with Hamilton Record Group?

Speaker speaker_1: Hamilton Record, yes. Uh-huh.

Speaker speaker_0: And then, what is the last four of your Social?

Speaker speaker_1: 6573.

Speaker speaker_0: And then... Sorry, what was your name again? You said Mark?

Speaker speaker_1: Mark Love. Love, yes. Uh-huh.

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

Speaker speaker_1: Address is 100 Tishomingo Street, Tupelo, Mississippi 38804. Date of birth is 6/13/1965.

Speaker speaker_0: Okay, thank you. Um, I have your number as 1-666-662-0212. Is that correct?

Speaker speaker_1: Uh, yes. That's the landline. It's better if I give you my cell phone number.

Speaker speaker_0: Okay, what is it?

Speaker speaker_1: 662-260-9931.

Speaker speaker_0: Okay, thank you. And then, I have A-P-R-I-L-I-A-

Speaker speaker_1: Yes.

Speaker speaker_0: Period-

Speaker speaker_1: There we go.

Speaker speaker_0: M... Period. M-O2@myyahoo.com. I'm sorry. M-O-T-O.

Speaker speaker_1: Correct.

Speaker speaker_0: Mm-hmm. Okay. And then, did you know by any chance what you want to enroll into or do you want me to go over the plans?

Speaker speaker_1: If you would go over the plans, I would appreciate it.

Speaker speaker_0: Okay. And then, I can also send you the benefit guide to your email on file. So, what that benefit guide has, it has all the plans that they offer as long as the prices to those plans. So, if you want, I can go ahead and email it to you. And then, I'll go over the plans just so that you can get a visual about what I'm talking about, just because it can be a lot of information at once.

Speaker speaker_1: Okay.

Speaker speaker_0: So, if you want, I can send it as well.

Speaker speaker_1: Okay. Um, hold on a second. Yeah, if you would, please go ahead.

Speaker speaker_0: Okay. Yes, sir. Let's see. All right, so it should come from an email that says info@benefitcentercard.com. Um, I went ahead and emailed it to you. Do you mind checking to see if you did receive it?

Speaker speaker_1: Okay. Um, let me get to a computer where I can do that.

Speaker speaker_0: Okay.

Speaker speaker_1: Give me just a second. Benefits guide. Benefits card, yep, I got it.

Speaker speaker_0: Okay. So, um, it looks like they only offer four different plans. The first plan that I'm going to go over is called the Stay Healthy and You See Enhanced. So, this is the only plan out of the four that covers both your preventative services as well as your hospital indemnity. So, it is going to cover like a physical visit, some vaccines, some STD and cancer screenings that's considered your preventative services. And it also covers your hospital indemnity services, meaning doctor visits with sick, hospital visits with injured, urgent care, emergency room and surgeries. The other three only cover either they only cover your preventative or either just cover your actual doctor visits if you were to get sick. So, this plan that I'm about to go over is the only one that covers both benefits. This one's called the Stay Healthy and You See Enhanced. It does require you to stay within the network and only use your preferred providers to receive coverage, so you do got to stay within the network. And it does require copays. So, for primary care visits, the... a \$10 copay per visit would be required. And you would be limited to four visits annually per person or 10 per family. For your specialty care visits with the Stay Healthy and You See Enhanced, a \$50 copay is required and you're also limited to four visits annually per person or 10 per family. For urgent care visits, you would be limited to four visits annually per person or 10 per family and a \$60 copay would be required. You get prescription benefits with Aleve Phar and with Pharmaville, which... where the Aleve Phar prescriptions are required at copay and you have a 30-day supply for your pharmacy option. For the more important medications, you have a 90-day supply and a \$50 copay would be required. You have prescription benefits through Pharmaville, which you can save up to \$10, \$20, \$30 for your generic medication. And for the non-generic, they do offer a discount. This plan also does include virtual urgent care, which offers medical assistance virtually with medical providers via either a phone call or video call. And it covers a flat fee towards whatever hospital indemnity service you went for. So, for example, if you went for a surgery in hospital, it would cover \$500 per day for a maximum of one day. For hospital admission, it would cover a flat fee of \$1,000 per day for a maximum of one day. And it also has additional insur-... like hospital eme- emergency room, they will cover \$250, physician office, they would cover \$50, emergency dental work, they would cover \$50. If you were to select this plan, the Stay Healthy NEC Enhanced under employee only, that would be a weekly deduction from your paycheck of \$42.68. So, that's the only one that covers both your preventative services and your hospital indemnity. But it does require co-pays and it requires you to stay within the network. Then, the second plan that I'm going to go over is called the VIP. There's two different ones. There's the VIP Standard and the VIP Classic. These two don't require you to stay within the network. You could be in network or out of network and receive coverage as long as they take that insurance. Um, they do offer prescription benefits through Pharmaville, which depending on the generic medication you can pay up to \$10, \$20, \$30. And for the non-generic, they do offer a discount. These two plans do also include the virtual urgent care, which offers medical assistance virtually with medical providers. Out of the two, the Standard is the most basic one, because it doesn't cover intensive care unit benefit, rehabilitation benefit, nor any preventive surgery, while your VIP Classic does. And it, the VIP Classic is going to cover a little bit more in dollar amount towards those hospital indemnity services. So, for example, for surgery physicians, I'm sorry for surgery and hospitals, the Standard covers up to \$250 per day for a maximum of one day, while your VIP Classic will cover up to \$500 for a maximum of one day. And the VIPs don't cover your preventative services, they only cover those services that were to be like if you were to go to the doctor

because you're sick, or hospital, but they don't cover those preventative services. Okay? So, it's only for hospital indemnity benefit. And then they do offer the fourth plan called the Stay Healthy NEC Tele-RX. That one does require you to stay within the network just like the NEC Enhanced, but this one's only for preventative services. So, it's only going to cover like one physical visit, some vaccinations, some STD and cancer screenings, but it's not going to cover any doctor visits sick, hospital visits if injured, urgent care emergency room, nor surgeries. So, that one's just for your preventative services. It does have prescription benefits however with a Lexar and it offers a membership with free RX, which gives you access to over 800 of the top 90% generic drug prescribed in the US. And it includes also the virtual urgent care which offers medical assistance virtually with medical providers. If you were to select the Stay Healthy NEC Tele-RX for employee only that would be a weekly deduction of \$14.92. If you were to select the VIP Standard for employee only that would be \$16.80 weekly. And then for the VIP Classic it would be \$18.57 weekly. Um, did you have any questions about any of these?

Speaker speaker_1: Um... Yeah. You- you're correct. There is a lot to take in.

Speaker speaker_0: Yeah. That's why I sent it, because I know it can be a lot of information. But just to summarize what I said, um, if you select between the two VIPs, the Standard and the Classic, those only cover your actual doctor visits if you go to the doctor because you're sick. They don't cover, like, your annuals. Your annuals are considered like preventative services, like your check-ups. That's something that the VIPs aren't going to cover. They're only going to cover like your actual doctor visits if you were to go because you got sick, or because you got hurt. Or like urgent care, that's what the VIPs covers. They don't cover your preventative, which would be considered like a physical, um, some screenings, like cancer screenings are preventatives. Anything that prevents a disease, um, anything before a problem actually starts, in other words, the VIPs don't cover. It's something once you're already sick. Then the NEC Tele-RX, that one only covers your preventative services, meaning it'll cover a physical, some vaccines, some STD and cancer screenings. But it doesn't cover any actual doctor visits, um, if you get sick. So, if you get the Stay Healthy NEC Tele-RX and you go to the doctor because you're sick, that's not going to be covered. But if you go for a physical and you stay within the network, that would be covered, because that's a preventative service. Then the one that offers both of those benefits, your preventative and your actual doctor visits, that one would be the NEC Enhanced. That one offers both services, but you do have to stay within the network, and you do have to pay co-pays.

Speaker speaker_1: Okay. I'm basically interested in- in something in case I get injured or, you know, an accident or a major medical thing. So-

Speaker speaker_0: So- so many of the-

Speaker speaker_1: ... um, preventative.

Speaker speaker_0: None of the plans unfortunately that they offer are a major medical plan.

Speaker speaker_1: Okay.

Speaker speaker_0: Yes, sir.

Speaker speaker_1: All right. I- I think from what they offer here, I think the VIP Classic would be probably the best for what I'm looking for.

Speaker speaker_0: Okay. And then just keep in mind that the VIPs don't cover your like preventatives which would be considered like a physical, okay?

Speaker speaker_1: Right.

Speaker speaker_0: It would only cover like your actual visits like if you're sick or get injured and stuff like that. So, for the VIP Classic, that would be a weekly deduction of \$18.57 if you were to select the employee plan. Um, did you want to enroll by yourself or were you like looking into add independents?

Speaker speaker_1: Just myself.

Speaker speaker_0: Okay. And then, um, I was going to tell you they also offer additional plans like dental, short-term disability, term life, vision, critical illness, cancer benefits.... group accident, behavior health. Did you wanna add any of those? They do have their separate deductions, um, to them. So let's say you were to add vision-

Speaker speaker_2: Right.

Speaker speaker_0: ... for employee, that's \$1.99 a week. Were you looking at any of those?

Speaker speaker_2: Okay. Tell you what, um, let's, um, let's add the dental and the disability-

Speaker speaker_0: Mm-hmm.

Speaker speaker_2: ... for myself.

Speaker speaker_0: Okay.

Speaker speaker_2: Just call me if you need it.

Speaker speaker_0: So for dental, that's \$3.38 weekly. For a preventative visit, that covers you at 100%. Something basic like if, if you go for a cleaning, that would be covered at 80% basic restorative. So they find a cavity and gotta fill it, that's covered at 80%. X-rays are also 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?

Speaker speaker_2: Okay, all right.

Speaker speaker_0: And then, did you say short-term disability?

Speaker speaker_2: Yeah. It says additional benefit options, disability.

Speaker speaker_0: Okay.

Speaker speaker_2: And what's that for?

Speaker speaker_0: For that one, for that one, let's say you get injured and can't go to work. The first seven days, they consider it a elimination period, so for the first seven days you wouldn't get paid for it. But after those seven days, the benefit period would be 90 days and

the benefit amount is \$650 per month.

Speaker speaker_2: Oh.

Speaker speaker_0: And that's \$3.66-

Speaker speaker_2: Yeah.

Speaker speaker_0: ... of a one-time deductible.

Speaker speaker_2: Um, let's not... Yeah, let's not go with the disability. Let's go with the dental.

Speaker speaker_0: Mm-hmm.

Speaker speaker_2: And then what's the critical illness?

Speaker speaker_0: Critical illness is cancer benefit. So the benefit amount is \$5,000. From those \$5,000, if you were to have a heart attack, it would cover it at 100% from those \$5,000 though. For a coronary artery bypass surgery, from those \$5,000, 25% would be covered. Another example, major organ failure. From those \$5,000, 100% would be covered. End-stage renal failure, from those \$5,000, 100% would be covered. So from those \$5,000, depending on whatever service it is, um, that percentage would be covered.

Speaker speaker_2: Okay. Tell you what, let's just go with the dental only then as additional.

Speaker speaker_0: Okay, that's fine. So I have employee for the VIP Classic, \$18.57 weekly, dental for \$3.38 weekly. That would be a weekly deduction of \$21.95 weekly. Do you allow me to add these plans?

Speaker speaker_2: Yes, please.

Speaker speaker_0: Okay. Please allow one or two weeks for your staff and agency to start making this deduction. Once you see that they finally made the first deduction of the \$21.95 from your paycheck, the following Monday of that very first deduction is when your coverage becomes active. And that, by that Thursday or Friday of your first week with activation, you should be getting your dental card. And I was gonna let you know for your VIP Classic card, normally for the VIP they never send those out to you.

Speaker speaker_2: Oh.

Speaker speaker_0: But once you do become active, if you do want a physical card, you're welcome to give us a call and we'll put in a request for it. And if you have like a doctor's appointment or dentist appointment and you still don't have your card, you're welcome to call us and we can email them to you.

Speaker speaker_2: Okay.

Speaker speaker_0: And then I was gonna tell you that if you did, if you did wanna add any additional plans, um, your last day to do so would be, let's see, the 31st.

Speaker speaker_2: Right.

Speaker speaker_0: So on Friday. We're open from 8:00 AM up until 8:00 PM Eastern Time.

Speaker speaker_2: Okay.

Speaker speaker_0: Okay?

Speaker speaker_2: Great.

Speaker speaker_0: All right. And now y-

Speaker speaker_2: Okay. Anything else?

Speaker speaker_0: Nope, that's it. And I was gonna tell you that whenever you become active and you get your card, the pharmacy's information and then the multi-plan network number is on that, those cards. Multi-plan is the number you would call to find the list of preferred providers. But with the VIP Classic that you got, you're not required to stay within the network. As long as they take that insurance, you can use it. Um, but all of that's mailed out to you once you get your card. And you, we can always email it to you as well.

Speaker speaker_2: Okay. Great.

Speaker speaker_0: Okay.

Speaker speaker_2: Thank you for the help, Stephanie. I appreciate it.

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

Speaker speaker_2: All right. You too. Bye-bye.

Speaker speaker_0: Bye.