

## 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? Uh, yes, ma'am. Uh, I had called yesterday about getting some insurance. Um, I'm through Partners Personnel. I just started. I know they said I was not in the system yet. They said I could call and go ahead and get enrolled, that y'all could just make me a profile, but I was just wanting to see if I could go ahead and try to enroll. Okay. Yeah. I can help you with that. Um, what was the name of the agency that you work for again? It is Partners Personnel. Okay. And then what are... What is your full social security number? It is 246-77-9508. Okay. And then your first and last name? It is Sha, S-H-A, then last name Everhart, E-V-E-R-H-A-R-T. Okay. Thank you. And you said that was S-H-A? Yes. Okay. And then what is your current address? It is 411 Rockway, R-O-C-K-W-A-Y, Drive in Lexington, North Carolina 27295. Thank you. Give me that ZIP code again one more time. 27295. And what's your date of birth? It is 4-27-1994. 4-27-1994? Yes. And then what's your email address, if you wish to add one? Yeah. It's gonna be my first and last name one at gmail.com. Okay. Thank you. And what's your phone number? Is it- 33 six... Mm-hmm. Yes, it is. Okay. Thank you, ma'am. 336-736-9009. Would you like to add a secondary number? No, thank you. No, ma'am. No? Okay. Okay. So did you want some information regarding the plans that they have to offer or did you already know what you wanted to enroll into? Well, I have looked at it, but I really can't quite make out what each one covers. Okay. If you want, I can explain the plans to you. That would be perfectly fine, please. Okay. So there's different plans to choose from. Mm-hmm. Depending on how many plans you choose, also depending on which ones, and depending if you choose a dependent with those plans is how much the sum of that weekly deduction comes out to be. So- It's gonna be... I'm... It's gonna be... It's gonna be employee-only anyway, so. Okay. So the- Yeah. ... the first one that I'm gonna explain to you is only a preventative plan. That only covers, like, one physical visit a year, some immunizations like the tetanus shot, HPV shot, shingles shot, so only some of them. Um, it also covers some cancer screenings, some STD screenings, colonoscopy- Mm-hmm. ... um, some birth control. So it's only a preventative plan. It won't cover any doctor visits, vis-a-vis hospital visits, um, emergency room, so it's only for preventative services. This plan is called the NEC TeleRx. The NEC TeleRx also requires you to stay within the network to be covered at 100%. It includes prescription benefits for your preventative prescriptions through Aleve 10, and it also offers FreeRx, which gives you access to over 800 of the top 90% generic drugs prescribed in the US for a cheaper price. It also includes Walmart Health Virtual Care, which gives you access to medical providers virtually. But like I said, the NEC TeleRx is only your preventative plan, okay? So if you were to select the preventative- Mm-hmm. ... plan for employee-only, that would be a weekly deduction of \$16.80. So that's one of the plans. Then they also offer three other plans that are

considered VIPs, so there's three to choose from, the VIP Standard, the VIP Plus, and the VIP Prime. These three plans are your plans that are gonna cover doctor visits, vis-a-vis hospitalization if injured, urgent care, emergency room, and even some surgeries. However, the VIPs don't cover what the last one that I just went over does. So, the preventative service- Mm-hmm. ... the VIPs don't cover. They only cover your doctor visits, let's say, emergency rooms and those are your hospital indemnity plans. Um, but with these plans, you are not required to just use your providers. You could be within the network or out of the network. They also include prescription benefits. So, for your generic prescriptions, you can pay up to \$10, \$20, \$30. And for the non-generic ones, they do offer discounts. And the three VIPs, they also include the Walmart Health Virtual Care, which gives you access to medical providers virtually. The difference between the three plans, the Standard and the Plus and the Prime, is that out of the three of them, the VIP Standard is the most basic one. That one doesn't cover intensive care unit benefits, rehabilitation benefits, nor any preventive surgery that you may need. While the two other VIPs, which is the VIP+ and the VIP Prime, will. Um, out of the three of them, the one that's gonna pay the greater higher dollar amount for your services, depending on which one you go to, is the VIP Prime. The VIP+ is the one in the middle. That one covers everything that the VIP Prime does; however, the VIP Prime is gonna pay a greater dollar amount for those services. So, I'm gonna give you an example. So, for surgery and hospital, the Standard, which is the most basic one out of the three of them, is only gonna pay a flat fee of \$250 per day, um, for that visit, for a max of one day. While the VIP+, which is the plan in the middle, would cover \$1,000 per day for a max of one day. And the VIP Prime, which is the one that pays that greater dollar amount for them services, would pay \$2,000 per day for a max of one day. Another example is for surgery and physician office, the VIP Standard, which is the most basic one, is only gonna pay a flat fee of \$125 per day for a max of two days. While the VIP+ would cover \$250 per day for a max of two days, and the VIP Prime would cover \$1,000 per day for a max of two days. So, if you were to select between any of those three, the Standard, which is the most basic one, for employee only, is a weekly deduction of \$17.62. For the VIP+, it would be \$31.61. And for the VIP Prime, if you were to select that one, it would be \$43.28 for a weekly deduction. So, those are three other plans. Then there's also a fourth plan that, compared to the other ones that I just went over, that this one's called the MEC Enhanced. This one does require you to stay within the network, but it includes preventative services like your annuals, um, vaccines, some vaccines, some cancer screenings. So, what the MEC tell, already covered. And it also covers some hospital visits, hospital emergency room visits. Um, it also includes that area. However, with the MEC Enhanced, you do, are required to pay copays for the areas of primary care visits, specialty care visits and urgent care visits. And in those three areas, you're also limited to four visits annually per person or ten per family. So, in the area of primary care visits with the MEC Enhanced, you have four limited visits annually per person, or ten per family, and you're required to give a \$10 copay per visit. For specialty care visits, you're limited to four visits annually per person, or ten per family, and you're required to give a \$50 copay for that visit. For urgent care visits, you're limited to four visits annually per person, or ten per family, and you're required a \$60 copay per visit. And for the MEC Enhanced, again, you are required- Mm-hmm. ... to give copays as well for your preventative care, um, area of the prescription. So, you're covered through Elestar, but you are required to give a copay for those preventative prescriptions. So, for a 30-day supply, that would be a pharmacy option. That

would be a copay of \$5. And for the mail order option, for the generic drugs, it would be a 90-day supply and it's required a \$15 copay. You're also covered through Pharmaville, which you can pay up to \$10, 20, \$30 for generic prescriptions. And for the non-generics, they do offer discounts. So, for the MEC Enhanced, would be weekly deduction of \$43.76. So, those are the medical plans. You're also welcome to add additional benefits, which would be your dental, vision, term life, critical illness. Um, but those do have their deductions as well. So, for dental- That's fine. ... if you are interested in dental, that's for employees only is \$3.63. Um, anything preventative, like, is covered at 100%. Basic, like a cleaning, 80%. Basic restorative, like a filling of a cavity, that's covered at 80%. X-rays, is covered at 80%, have an annual maximum of \$500. And for the dental plan, you do have to give a one-time deductible of \$50 if you were to choose the individual plan for the employee only. Um, but that's only given one time. And then there is another plan that's called the MVP. Um, that's the only major medical plan. However, this one, compared to the other ones, is monthly deductions. However, you do gotta keep in mind that the deductibles are pretty high. Um, for in-network, it's \$6,900 per participant, and for family would be \$13,800. Um, after you pay that deductible, you would be covered at 100% and that monthly-... deduction f- for employees would be \$502.71, so \$502.71. But for the NDP, you would also have to add, um, dental, vision, all those add-ons. None of them are... None of them come as a big package. Okay. Well, let me ask you this. Uh, how about mental? Like, if you need to go see a mental doctor? So, we do have, um... Give me one second. Let me check. So, it looks like Partners Personal doesn't offer that side of benefits. Okay. Um, they... For additional- Okay. ... benefits. They just offer... Give me one second. Let me verify. Okay. They just offer term life, vision, 24-hour group accident, short-term disability, critical illness with cancer benefits, and then your dental plan. Okay. That's fine. Um, so did you know- That's cool. ... or have an idea what you wanted to enroll into? Which one of them? Oh, and before you make a selection, I was gonna tell you that the, all of the medical plans, except the NDP one, so the three VIP, Standard, Plus and Prime, dental, vision, and the two MECs, the MEC Enhance as well as the MEC Tele-RS, they're under a IRS regulation that's called Section 125. So technically, that section allows you to pay those plans with pre-taxed dollars. However, if you want to cancel or make upgrades to that plan, you would have to be within your first 30 days of receiving your first paycheck, or be within the company open enrollment period which ended on the 25th, or suffer a quality life event within the last 30 days, like a loss of benefit, getting married, divorce, having a baby or adopting. Okay. So, so I would keep that in mind for, um, the medical plans, as well as for the dental and vision. So, in other words, if you were to select these plans and later on you were to decide to, like, cancel them or make changes to them, you would have to be within the first 30 days of receiving your paycheck to either drop them or make changes, or you would have to be within the company open enrollment period, which for Partners Personal was in October and it ended last Friday. So, you would have to wait til the next company open enrollment period, which would be next year. Oh, okay. I think I want to do the, uh, VIP one, the, uh... There's a Standard, Plus and Prime. Yeah. So, the Standard is the basic one. That one doesn't include intensive care unit benefits, rehabilitation benefit, nor any preventive surgery. And then the VIP Plus and VIP Prime do. Uh, the VIP Plus would be the one that you consider, like, maybe the middleman, 'cause it has all the services that the Prime does, which is the one that covers a greater dollar amount. Um, and then the Standard is just the basic one 'cause it doesn't include intensive care, rehabilitation, nor any preventive surgery, just in

case you want a refresher of between them three. Uh, let me do the, let me do the Prime. Okay. So, for employee only, that's a weekly deduction of \$43.28. Um, would you like to include another plan, like dental, short-term, term life, vision? Yeah, I want to... Yeah, I want to do the dental and the vision. Okay. So, I have the VIP Prime for a weekly deduction of \$43.28. I have the dental plan for \$3.63, and I have the vision plan for \$2.15, all of them under employee only. That comes out to a weekly deduction from your paycheck of \$49.06. Um, are these the only ones that you wanted to enroll into? What else, uh, do y'all have? They have group accident, critical illness, the term life, short-term disability, and then they also have that MEC Tele-RS which is that preventative plan that I told you about. That's only for preventative services. And then that would be it. Okay. I just wanted to add the short-term disability. Okay. So, s- for short-term disability, that's a weekly deduction of \$3.94. Your new deduction would be \$53 even. Okay. That's fine. Okay. Do you allow Partners Personal to do the weekly deduction of \$53 for these plans? Yes. Thank you. And then, I do want to inform you before I'm, take a selection that the medical, which is the VIP Prime, dental, vision are under that IRS regulation that allows you to pay those plans with pre-taxed dollars, but the pla- but to change or cancel the plan, you have to be within the 30, first 30 days of receiving your first paycheck or be within the company open enrollment period. Okay? Okay. All right. Please allow one or two weeks for your employer to sta- start making those deductions. Once you see the first deduction from your paycheck, the following Monday is when your coverage becomes active. And then that Friday- Okay. ... of your activation week, um, you should be receiving your dental and vision card. And then I did want to advise to you that that VIP, um, Prime plan, we normally don't mail out those cards, but that first week that you have coverage, you're welcome to give us a call at this number and we can request a physical one. Um, but you would have to be active. Okay? Okay. All right, ma'am. I don't know if you have any questions for me before I let you go. No, I don't. No? Okay. Well, thank you for calling. I hope you have a great day today. You will too. Thank you. Thank you.

## 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: Uh, yes, ma'am. Uh, I had called yesterday about getting some insurance. Um, I'm through Partners Personnel. I just started. I know they said I was not in the system yet. They said I could call and go ahead and get enrolled, that y'all could just make me a profile, but I was just wanting to see if I could go ahead and try to enroll.

Speaker speaker\_0: Okay. Yeah. I can help you with that. Um, what was the name of the agency that you work for again?

Speaker speaker\_1: It is Partners Personnel.

Speaker speaker\_0: Okay. And then what are... What is your full social security number?

Speaker speaker\_1: It is 246-77-9508.

Speaker speaker\_0: Okay. And then your first and last name?

Speaker speaker\_1: It is Sha, S-H-A, then last name Everhart, E-V-E-R-H-A-R-T.

Speaker speaker\_0: Okay. Thank you. And you said that was S-H-A?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. And then what is your current address?

Speaker speaker\_1: It is 411 Rockway, R-O-C-K-W-A-Y, Drive in Lexington, North Carolina 27295.

Speaker speaker\_0: Thank you. Give me that ZIP code again one more time.

Speaker speaker\_1: 27295.

Speaker speaker\_0: And what's your date of birth?

Speaker speaker\_1: It is 4-27-1994.

Speaker speaker\_0: 4-27-1994?

Speaker speaker\_1: Yes.

Speaker speaker\_0: And then what's your email address, if you wish to add one?

Speaker speaker\_1: Yeah. It's gonna be my first and last name one at gmail.com.

Speaker speaker\_0: Okay. Thank you. And what's your phone number? Is it-

Speaker speaker\_1: 33 six...

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Yes, it is.

Speaker speaker\_0: Okay. Thank you, ma'am. 336-736-9009. Would you like to add a secondary number?

Speaker speaker\_1: No, thank you. No, ma'am.

Speaker speaker\_0: No? Okay. Okay. So did you want some information regarding the plans that they have to offer or did you already know what you wanted to enroll into?

Speaker speaker\_1: Well, I have looked at it, but I really can't quite make out what each one covers.

Speaker speaker\_0: Okay. If you want, I can explain the plans to you.

Speaker speaker\_1: That would be perfectly fine, please .

Speaker speaker\_0: Okay. So there's different plans to choose from.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Depending on how many plans you choose, also depending on which ones, and depending if you choose a dependent with those plans is how much the sum of that weekly deduction comes out to be. So-

Speaker speaker\_1: It's gonna be... I'm... It's gonna be... It's gonna be employee-only anyway, so.

Speaker speaker\_0: Okay. So the-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... the first one that I'm gonna explain to you is only a preventative plan. That only covers, like, one physical visit a year, some immunizations like the tetanus shot, HPV shot, shingles shot, so only some of them. Um, it also covers some cancer screenings, some STD screenings, colonoscopy-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... um, some birth control. So it's only a preventative plan. It won't cover any doctor visits, vis-a-vis hospital visits, um, emergency room, so it's only for preventative services. This plan is called the NEC TeleRx. The NEC TeleRx also requires you to stay within the network to be covered at 100%. It includes prescription benefits for your preventative prescriptions through Aleve 10 , and it also offers FreeRx, which gives you access to over 800 of the top 90% generic drugs prescribed in the US for a cheaper price. It also includes Walmart Health Virtual Care, which gives you access to medical providers virtually. But like I said, the NEC TeleRx is only your preventative plan, okay? So if you were to select the preventative-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... plan for employee-only, that would be a weekly deduction of \$16.80. So that's one of the plans. Then they also offer three other plans that are considered VIPs, so there's three to choose from, the VIP Standard, the VIP Plus, and the VIP Prime. These three plans are your plans that are gonna cover doctor visits, vis-a-vis hospitalization if injured, urgent care, emergency room, and even some surgeries. However, the VIPs don't cover what the last one that I just went over does. So, the preventative service-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: ... the VIPs don't cover. They only cover your doctor visits, let's say, emergency rooms and those are your hospital indemnity plans. Um, but with these plans, you are not required to just use your providers. You could be within the network or out of the network. They also include prescription benefits. So, for your generic prescriptions, you can pay up to \$10, \$20, \$30. And for the non-generic ones, they do offer discounts. And the three VIPs, they also include the Walmart Health Virtual Care, which gives you access to medical providers virtually. The difference between the three plans, the Standard and the Plus and the Prime, is that out of the three of them, the VIP Standard is the most basic one. That one doesn't cover intensive care unit benefits, rehabilitation benefits, nor any preventive surgery that you may need. While the two other VIPs, which is the VIP+ and the VIP Prime, will. Um,

out of the three of them, the one that's gonna pay the greater higher dollar amount for your services, depending on which one you go to, is the VIP Prime. The VIP+ is the one in the middle. That one covers everything that the VIP Prime does; however, the VIP Prime is gonna pay a greater dollar amount for those services. So, I'm gonna give you an example. So, for surgery and hospital, the Standard, which is the most basic one out of the three of them, is only gonna pay a flat fee of \$250 per day, um, for that visit, for a max of one day. While the VIP+, which is the plan in the middle, would cover \$1,000 per day for a max of one day. And the VIP Prime, which is the one that pays that greater dollar amount for them services, would pay \$2,000 per day for a max of one day. Another example is for surgery and physician office, the VIP Standard, which is the most basic one, is only gonna pay a flat fee of \$125 per day for a max of two days. While the VIP+ would cover \$250 per day for a max of two days, and the VIP Prime would cover \$1,000 per day for a max of two days. So, if you were to select between any of those three, the Standard, which is the most basic one, for employee only, is a weekly deduction of \$17.62. For the VIP+, it would be \$31.61. And for the VIP Prime, if you were to select that one, it would be \$43.28 for a weekly deduction. So, those are three other plans. Then there's also a fourth plan that, compared to the other ones that I just went over, that this one's called the MEC Enhanced. This one does require you to stay within the network, but i- includes preventative services like your annuals, um, vaccines, some vaccines, some cancer screenings. So, what the MEC tell, already covered. And it also covers some hospital visits, hospital emergency room visits. Um, it also includes that area. However, with the MEC Enhanced, you do, are required to pay copays for the areas of primary care visits, specialty care visits and urgent care visits. And in those three areas, you're also limited to four visits annually per person or ten per family. So, in the area of primary care visits with the MEC Enhanced, you have four limited visits annually per person, or ten per family, and you're required to give a \$10 copay per visit. For specialty care visits, you're limited to four visits annually per person, or ten per family, and you're required to give a \$50 copay for that visit. For urgent care visits, you're limited to four visits annually per person, or ten per family, and you're required a \$60 copay per visit. And for the MEC Enhanced, again, you are required-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: ... to give copays as well for your preventative care, um, area of the prescription. So, you're covered through Elestar, but you are required to give a copay for those preventative prescriptions. So, for a 30-day supply, that would be a pharmacy option. That would be a copay of \$5. And for the mail order option, for the generic drugs, it would be a 90-day supply and it's required a \$15 copay. You're also covered through Pharmaville, which you can pay up to \$10, 20, \$30 for generic prescriptions. And for the non-generics, they do offer discounts. So, for the MEC Enhanced, would be weekly deduction of \$43.76. So, those are the medical plans. You're also welcome to add additional benefits, which would be your dental, vision, term life, critical illness. Um, but those do have their deductions as well. So, for dental-

Speaker speaker\_2: That's fine.

Speaker speaker\_0: ... if you are interested in dental, that's for employees only is \$3.63. Um, anything preventative, like, is covered at 100%. Basic, like a cleaning, 80%. Basic restorative, like a filling of a cavity, that's covered at 80%. X-rays, is covered at 80%, have an annual

maximum of \$500. And for the dental plan, you do have to give a one-time deductible of \$50 if you were to choose the individual plan for the employee only. Um, but that's only given one time. And then there is another plan that's called the MVP. Um, that's the only major medical plan. However, this one, compared to the other ones, is monthly deductions. However, you do gotta keep in mind that the deductibles are pretty high. Um, for in-network, it's \$6,900 per participant, and for family would be \$13,800. Um, after you pay that deductible, you would be covered at 100% and that monthly... deduction f- for employees would be \$502.71, so \$502.71. But for the NDP, you would also have to add, um, dental, vision, all those add-ons. None of them are... None of them come as a big package.

Speaker speaker\_1: Okay. Well, let me ask you this. Uh, how about mental? Like, if you need to go see a mental doctor?

Speaker speaker\_0: So, we do have, um... Give me one second. Let me check. So, it looks like Partners Personal doesn't offer that side of benefits.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, they... For additional-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... benefits. They just offer... Give me one second. Let me verify.

Speaker speaker\_1: Okay.

Speaker speaker\_0: They just offer term life, vision, 24-hour group accident, short-term disability, critical illness with cancer benefits, and then your dental plan.

Speaker speaker\_1: Okay. That's fine.

Speaker speaker\_0: Um, so did you know-

Speaker speaker\_1: That's cool.

Speaker speaker\_0: ... or have an idea what you wanted to enroll into? Which one of them? Oh, and before you make a selection, I was gonna tell you that the, all of the medical plans, except the NDP one, so the three VIP, Standard, Plus and Prime, dental, vision, and the two MECs, the MEC Enhance as well as the MEC Tele-RS, they're under a IRS regulation that's called Section 125. So technically, that section allows you to pay those plans with pre-taxed dollars. However, if you want to cancel or make upgrades to that plan, you would have to be within your first 30 days of receiving your first paycheck, or be within the company open enrollment period which ended on the 25th, or suffer a quality life event within the last 30 days, like a loss of benefit, getting married, divorce, having a baby or adopting.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So, so I would keep that in mind for, um, the medical plans, as well as for the dental and vision. So, in other words, if you were to select these plans and later on you were to decide to, like, cancel them or make changes to them, you would have to be within the first 30 days of receiving your paycheck to either drop them or make changes, or you would



have to be within the company open enrollment period, which for Partners Personal was in October and it ended last Friday. So, you would have to wait til the next company open enrollment period, which would be next year.

Speaker speaker\_1: Oh, okay. I think I want to do the, uh, VIP one, the, uh...

Speaker speaker\_0: There's a Standard, Plus and Prime.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: So, the Standard is the basic one. That one doesn't include intensive care unit benefits, rehabilitation benefit, nor any preventive surgery. And then the VIP Plus and VIP Prime do. Uh, the VIP Plus would be the one that you consider, like, maybe the middleman, 'cause it has all the services that the Prime does, which is the one that covers a greater dollar amount. Um, and then the Standard is just the basic one 'cause it doesn't include intensive care, rehabilitation, nor any preventive surgery, just in case you want a refresher of between them three.

Speaker speaker\_1: Uh, let me do the, let me do the Prime.

Speaker speaker\_0: Okay. So, for employee only, that's a weekly deduction of \$43.28. Um, would you like to include another plan, like dental, short-term, term life, vision?

Speaker speaker\_1: Yeah, I want to... Yeah, I want to do the dental and the vision.

Speaker speaker\_0: Okay. So, I have the VIP Prime for a weekly deduction of \$43.28. I have the dental plan for \$3.63, and I have the vision plan for \$2.15, all of them under employee only. That comes out to a weekly deduction from your paycheck of \$49.06. Um, are these the only ones that you wanted to enroll into?

Speaker speaker\_1: What else, uh, do y'all have?

Speaker speaker\_0: They have group accident, critical illness, the term life, short-term disability, and then they also have that MEC Tele-RS which is that preventative plan that I told you about. That's only for preventative services. And then that would be it.

Speaker speaker\_1: Okay. I just wanted to add the short-term disability.

Speaker speaker\_0: Okay. So, s- for short-term disability, that's a weekly deduction of \$3.94. Your new deduction would be \$53 even.

Speaker speaker\_1: Okay. That's fine.

Speaker speaker\_0: Okay. Do you allow Partners Personal to do the weekly deduction of \$53 for these plans?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Thank you. And then, I do want to inform you before I'm, take a selection that the medical, which is the VIP Prime, dental, vision are under that IRS regulation that allows you to pay those plans with pre-taxed dollars, but the pla- but to change or cancel the plan, you have to be within the 30, first 30 days of receiving your first paycheck or be within

the company open enrollment period. Okay?

Speaker speaker\_1: Okay.

Speaker speaker\_0: All right. Please allow one or two weeks for your employer to start making those deductions. Once you see the first deduction from your paycheck, the following Monday is when your coverage becomes active. And then that Friday-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... of your activation week, um, you should be receiving your dental and vision card. And then I did want to advise to you that that VIP, um, Prime plan, we normally don't mail out those cards, but that first week that you have coverage, you're welcome to give us a call at this number and we can request a physical one. Um, but you would have to be active. Okay?

Speaker speaker\_1: Okay.

Speaker speaker\_0: All right, ma'am. I don't know if you have any questions for me before I let you go.

Speaker speaker\_1: No, I don't.

Speaker speaker\_0: No? Okay. Well, thank you for calling. I hope you have a great day today.

Speaker speaker\_1: You will too. Thank you.

Speaker speaker\_0: Thank you.