

Transcript: Estefania

Acevedo-5911999509741568-6261586594414592

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. ... purposed. Thank you for calling Benefits and No Card. My name is Stephanie. How can I assist you? Yeah, um, I'm working for Partners Personnel, um, the temp agency. I was... I called and left a message to sign up for the benefits, I guess- Okay. ... no one came in to work on Friday. Okay. Um, so you wanna enroll into the healthcare benefits? What is the last four of your Social? Yeah. 1721. Okay. And then your first and last name. Thresa with an H, and Lintner-Karagas, L-I-N-T-N-E-R dash K-A-R-A-G-I-A-S. Okay. Give me one second. Okay, I see it. Okay. For security purposes, could you please verify your full address and your date of birth? It's 211 Caveton, C-A-V-E-T-T-O-N, Road, Apartment 29A, Knoxville, Indiana 37923. And what was the other things on the, uh...? Um, your date of birth. Oh, 11/14/1971. Did you recently move? Um, I have a different address. Yeah, is at the 110, uh, West Mountain Road in, uh, Rockwood. And then what state? Tennessee. Okay. Yes, ma'am, it is that, 110. Do you want me to change it? Yeah. Um, I thought... I gave per- I gave them, Partners, uh, the new address, so they should have changed that, but they must not have gotten around to changing it yet. Okay. Um, could you please provide me the new, um, address, please? Yeah. It's 211, two eleven... Okay. ... Caveton. C- C-A-V as in Victor, E-T-T-O-N Road, Apartment 29A as in Adam. Mm-hmm. And it's in Knoxville, Tennessee 37923. Thank you. Okay. Is your phone number still the same, the 219-743-1395? Yes, sir. Yes, it is. And I have pkaragias71@gmail.com. Is that up-to-date for the email? Yeah. Okay. So, it looks like you are eligible to enroll. Um, did you know by any chance what you wanted to enroll into or did you want me to go ahead and go over the plans? Um, you can go over the plans. I don't know. They never gave me, like, a list of enrollment options. Okay. Yeah, so I can go over them. Did you want me to also send you the benefit guide to your email file? So what that benefit guide has, it has all the plans that I'm about to go over with the prices to those plans. I don't know if you want me to send it to your email so that you can get a visual about what I'm about to talk about 'cause it is a few different plans. Yeah. Yeah, I think so. Okay. Let me go ahead and send you that. Give me one second. Let me send it real quick. Okay, ma'am, I went ahead and sent it to your email. It should come from an email that says info@benefitsandocard.com. Do you mind double-checking just to see if you did receive it? Yes, I did. Okay. So once you open that PDF, it's gonna show you all the plans that they offer. I was gonna let you know before I start going over them that they offer three, four, five, five different medical plans. Um, for these five medical plans, they are under a IRS regulation that's called Section 125 as well as for the dental and the vision. So what Section 125 is, it allows you to pay these selected plans with pre-tax dollars. However, if you wanna cancel those plans once you select them or add a dependent, a different level of dependent to these plans, you would have to do it within two periods, the first one within your personal open enrollment-... which for you- Oh. ... your

last day will be February the 21st to make those changes or within company open enrollment, which that passed already. For partner's personal, it's in the month of October. So those are the only two periods that you would be able to either cancel those plans or add dependents to those plans, um, if you do want to do so. So, nothing passing February 21st. Okay? Okay. But I, I'm gonna go ahead and start going over those plans. So your weekly deduction really just depends on how many plans you were to select, which ones they are, and if you choose dependents with these plans. Were you wanting to enroll by yourself or with dependents? No, just by myself. Okay. So the first plan that I'm gonna go over out of the five is called... Hello? Hello? Hello? Hello? Indemnity services, which means doctor... Yes, ma'am. Can you hear me? Oh. Can you hear me? I lost you for a second. I, I lost you for a second. Can you hear me? Yes, I can. Okay. Yeah. Okay. I had lost you for a second, but you're back now, so. Okay. Sorry. Um, so I was telling you that this is the only plan that covers both your preventative services and your hospital indemnity services, meaning it'll cover your doctor visits if you're sick or hospital visits if you're injured. The other four only cover either your preventative or your hospital indemnity. So your Stay Healthy MEC is the only one that offers both of those benefits. Um, it does require, however, for you to stay within the network and only use their preferred providers to receive coverage. So you do have to stay within the network, and it does require copays. So for the primary care visits, the copay required is \$10, and you would be limited to four visits annually per person or 10 per family. For specialty care visits, the copay would be a \$50 and you would be limited to four visits annually per person or 10 per family. For your urgent care visits, y- the copay is of \$60 and you would be limited to four visits annually per person or 10 per family. You get prescription benefits ... Sorry. ... and with Pharmaville. For your g- generic prescriptions, however, pharmacy option, you would have a 30-day supply and a \$5 copay would be required. For your mail-order option, you would have a 90-day supply and a \$15 copay would be required. You have prescription benefits also with Pharmaville, which you can pay up to \$10, \$20, \$30, depending on the generic medication that you need, and for the non-generic they do offer a discount. This plan does also include virtual urgent care, which offers medical assistance virtually, and they cover a flat fee towards your hospital indemnity services. So for hospital admission benefit, they would cover a \$1,000 per day for a max of one day. Hospital confinement, they would cover a \$100 per day for a max of 30 days. This plan also does include addit- additional insurance fraud as group accident. So for hospital emergency room, they would cover 250, physician office, \$50, emergency dental work, \$50. If you were to select the employee option for your Stay Healthy MEC Enhance plan, you would pay a weekly deduction of \$43.76 from your paycheck. So, that MEC Enhance is the only one that offers both your preventative and it also offers, um, coverage when it comes to doctor visits if sick, hospital visits if injured. Then the second plan I'm gonna go over are called the VIPs. There's three diff- That's okay. I'll take- Mm-hmm? I'll take the prime. The VIP Prime? Yeah. Okay. Um, I did have to let you know- About \$43.76. Okay. Um, and then I was gonna tell you that for the VIPs, the VIPs are the only ones that, um, that you, you're not required to stay within the network. You could either be in the network, out of the network and receive coverage, but they don't cover your preventative services, so they wouldn't cover like one physical visit a year, some vaccinations, some ST enhancer screening, but they will cover doctor visits if sick, hospital visits if injured, urgent care, emergency room, and surgeries. That's fine. Yeah. I'll find someone in network. Uh, with those you can either be in or out of network. It doesn't require any, you just stay

within the network. So you can bounce around between in the network or out of the network if you wish, um, but they just don't cover your preventatives. So you still wanted to do the VIP Prime? Um... Oh, you're saying it just doesn't, it, at all, no matter whether I stay in network or not in network, it doesn't do preventive- Cover your preventatives. Exactly. That's why the first plan that I'm, I went over was the MEC Enhance, because it's the only one that covers both your preventative and your hospital indemnity, even though it requires you to stay within the network. Then your three VIPs, you're not required to use their preferred providers. You could either be out of the network or in the network to receive coverage. However, those plans only cover your hospital indemnity services. They don't cover your preventatives. And then the MEC- So the... Mm-hmm? And th- the MEC though doesn't do pharmaceutical and all that though either, right? So the MEC TeleRS, that one is only for preventative services. It doesn't cover any of your hospital indemnity, so it wouldn't cover doctor visits if you were to get sick, hospital visits if you would get injured, urgent care, emergency room, nor surgeries. It would only cover your preventative services and it does require you to stay within the network for the MEC TeleRS. The only one that offers both of those- Oh. ... benefits is the Enhance. And then the MEC TeleRS is only preventative and your VIPs are only hospital indemnity. So, those only cover doctor visits if sick, hospital visits if injured, urgent care, emergency room or surgeries, but they don't cover your preventative services, which are considered like your physicals. Hello? And some vaccines. Yes. Yes. Oh. Can you hear me? Oh. So, yeah. I want the Stay Healthy MEC Enhance. Okay. And then just keep in mind, that one's under that IRS regulation that allows for you to pay with pre- What is that? Um, the IRS- Oh. ... 721.125, it allows you to pay with pre-tax dollars. However, if you want to cancel that plan, or let's say you were to enroll by yourself and later on want to add like employee and child, you- Oh. ... the only time that you would be eligible to do that is within nothing passing February the 21st or in the month of October when the company's, when the company open enrollment. Yeah. No, I only need myself anyway. Okay. And then did you want to add any other plan? Um, like- The vision? ... eye, vision and... Correct. Those have their- . They also offer vision and dental short-term, term life, group accident, critical illness, but they do have their separate deductions as well. So, it looks like for dental, it's \$3.63 for employee. Vision, \$2.15. Term life, \$2.11. Short-term disability, \$3.94. Um, critical illness, \$2.51. Group accident, \$2.00. Behavioral health, \$1.53. ID/Ems for it, \$1.90. Um, I'll do the... I'll do the vision. Okay. And, um, the term life. Okay. And then, um, the short-term disability. Okay. All right. So, I have your MEC Enhance, which is your medical plan. That's \$43.76 weekly. Then I have vision for \$2.15 for employee only, which is under the IRS regulation as well. Um, I have term life for \$2.11 for employee, and short-term disability for \$3.94 for employee. That would be a weekly deduction of \$51.96 weekly. Do you allow Partners Personal to do the weekly deductions of \$51.96 for these selected plans? Yes. Okay. Please allow one or two weeks for your employer to start making that deduction. Once you see the very first deduction of the \$51.96 come out of your first... out of that paycheck, the following Monday of that first deduction is when you have active coverage and by that Thursday or Friday of your first week of having active coverage, you should be receiving two cards. You're gonna get your MEC Enhance and your vision card. And if for some reason you have a doctor's appointment coming up that week and you still don't have your cards, you're welcome to give us a call and we can put in a request. Okay. Um, I'm sorry. Not put in a request. We can go ahead and send them to you, to your email on file. And then since you chose term life, um, I do need to get a beneficiary from you if

something was to happen to you. Who do you want to put down for a beneficiary? Uh, my daughter. Okay. Alexandria Lintner. L-I-N-T-N-E-R. 219-743-9490. Oh, I... I just need her first and last name. I'm sorry. Oh. That's all right. Give me one second. Let me make sure I spelled her last name right. And this is your daughter? Yeah. Okay. Do you just want to put her down? Yeah. Okay. All right, ma'am. So now you really just have to wait on that first deduction. Once you see that first deduction being done from your paycheck, that following Monday is when you finally have active coverage. And then by that Thursday or Friday, you should be getting your two cards, your vision and your MEC. And then in those cards, there is also, like the carrier's information, the policy number, the pharmacy's information, um, the multi-plan networks number to contact, the list of the preferred providers, and all that information is mailed out to you whenever you get your cards. Okay. All righty. And then just remember, if you do for some reason want to cancel either your vision plan or that, um, MEC Enhance plan, you have till the 21st of February to do it. Um, because after the 21st, you would have to wait until the month of October whenever it is Partners Personal, is when the company open enrollment. Um, so I just wanted to let you know- All right. ... that you have till the 21st to make any of those changes or add new plans. Okay. Thank you. You're welcome. Have a nice day. You too. Bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: ... purposed. Thank you for calling Benefits and No Card. My name is Stephanie. How can I assist you?

Speaker speaker_2: Yeah, um, I'm working for Partners Personnel, um, the temp agency. I was... I called and left a message to sign up for the benefits, I guess-

Speaker speaker_1: Okay.

Speaker speaker_2: ... no one came in to work on Friday.

Speaker speaker_1: Okay. Um, so you wanna enroll into the healthcare benefits? What is the last four of your Social?

Speaker speaker_2: Yeah. 1721.

Speaker speaker_1: Okay. And then your first and last name.

Speaker speaker_2: Thresa with an H, and Lintner-Karagas, L-I-N-T-N-E-R dash K-A-R-A-G-I-A-S.

Speaker speaker_1: Okay. Give me one second. Okay, I see it. Okay. For security purposes, could you please verify your full address and your date of birth?

Speaker speaker_2: It's 211 Caveton, C-A-V-E-T-T-O-N, Road, Apartment 29A, Knoxville, Indiana 37923. And what was the other things on the, uh...?

Speaker speaker_1: Um, your date of birth.

Speaker speaker_2: Oh, 11/14/1971.

Speaker speaker_1: Did you recently move? Um, I have a different address.

Speaker speaker_2: Yeah, is at the 110, uh, West Mountain Road in, uh, Rockwood.

Speaker speaker_1: And then what state?

Speaker speaker_2: Tennessee.

Speaker speaker_1: Okay. Yes, ma'am, it is that, 110. Do you want me to change it?

Speaker speaker_2: Yeah. Um, I thought... I gave per- I gave them, Partners, uh, the new address, so they should have changed that, but they must not have gotten around to changing it yet.

Speaker speaker_1: Okay. Um, could you please provide me the new, um, address, please?

Speaker speaker_2: Yeah. It's 211, two eleven...

Speaker speaker_1: Okay.

Speaker speaker_2: ... Caveton. C- C-A-V as in Victor, E-T-T-O-N Road, Apartment 29A as in Adam.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: And it's in Knoxville, Tennessee 37923.

Speaker speaker_1: Thank you. Okay. Is your phone number still the same, the 219-743-1395?

Speaker speaker_2: Yes, sir. Yes, it is.

Speaker speaker_1: And I have pkaragias71@gmail.com. Is that up-to-date for the email?

Speaker speaker_2: Yeah.

Speaker speaker_1: Okay. So, it looks like you are eligible to enroll. Um, did you know by any chance what you wanted to enroll into or did you want me to go ahead and go over the plans?

Speaker speaker_2: Um, you can go over the plans. I don't know. They never gave me, like, a list of enrollment options.

Speaker speaker_1: Okay. Yeah, so I can go over them. Did you want me to also send you the benefit guide to your email file? So what that benefit guide has, it has all the plans that I'm about to go over with the prices to those plans. I don't know if you want me to send it to your email so that you can get a visual about what I'm about to talk about 'cause it is a few different plans.

Speaker speaker_2: Yeah. Yeah, I think so.

Speaker speaker_1: Okay. Let me go ahead and send you that. Give me one second. Let me send it real quick. Okay, ma'am, I went ahead and sent it to your email. It should come from an email that says info@benefitsandocard.com. Do you mind double-checking just to see if you did receive it?

Speaker speaker_2: Yes, I did.

Speaker speaker_1: Okay. So once you open that PDF, it's gonna show you all the plans that they offer. I was gonna let you know before I start going over them that they offer three, four, five, five different medical plans. Um, for these five medical plans, they are under a IRS regulation that's called Section 125 as well as for the dental and the vision. So what Section 125 is, it allows you to pay these selected plans with pre-tax dollars. However, if you wanna cancel those plans once you select them or add a dependent, a different level of dependent to these plans, you would have to do it within two periods, the first one within your personal open enrollment... which for you-

Speaker speaker_2: Oh.

Speaker speaker_1: ... your last day will be February the 21st to make those changes or within company open enrollment, which that passed already. For partner's personal, it's in the month of October. So those are the only two periods that you would be able to either cancel those plans or add dependents to those plans, um, if you do want to do so. So, nothing passing February 21st. Okay?

Speaker speaker_2: Okay.

Speaker speaker_1: But I, I'm gonna go ahead and start going over those plans. So your weekly deduction really just depends on how many plans you were to select, which ones they are, and if you choose dependents with these plans. Were you wanting to enroll by yourself or with dependents?

Speaker speaker_2: No, just by myself.

Speaker speaker_1: Okay. So the first plan that I'm gonna go over out of the five is called...

Speaker speaker_3: Hello? Hello? Hello? Hello? Hello?

Speaker speaker_1: Indemnity services, which means doctor... Yes, ma'am. Can you hear me?

Speaker speaker_2: Oh.

Speaker speaker_1: Can you hear me?

Speaker speaker_2: I lost you for a second. I, I lost you for a second. Can you hear me?

Speaker speaker_1: Yes, I can.

Speaker speaker_2: Okay. Yeah.

Speaker speaker_1: Okay.

Speaker speaker_2: I had lost you for a second, but you're back now, so.

Speaker speaker_1: Okay. Sorry. Um, so I was telling you that this is the only plan that covers both your preventative services and your hospital indemnity services, meaning it'll cover your doctor visits if you're sick or hospital visits if you're injured. The other four only cover either your preventative or your hospital indemnity. So your Stay Healthy MEC is the only one that offers both of those benefits. Um, it does require, however, for you to stay within the network and only use their preferred providers to receive coverage. So you do have to stay within the network, and it does require copays. So for the primary care visits, the copay required is \$10, and you would be limited to four visits annually per person or 10 per family. For specialty care visits, the copay would be a \$50 and you would be limited to four visits annually per person or 10 per family. For your urgent care visits, y- the copay is of \$60 and you would be limited to four visits annually per person or 10 per family. You get prescription benefits ...

Speaker speaker_2: Sorry.

Speaker speaker_1: ... and with Pharmaville. For your g- generic prescriptions, however, pharmacy option, you would have a 30-day supply and a \$5 copay would be required. For your mail-order option, you would have a 90-day supply and a \$15 copay would be required. You have prescription benefits also with Pharmaville, which you can pay up to \$10, \$20, \$30, depending on the generic medication that you need, and for the non-generic they do offer a discount. This plan does also include virtual urgent care, which offers medical assistance virtually, and they cover a flat fee towards your hospital indemnity services. So for hospital admission benefit, they would cover a \$1,000 per day for a max of one day. Hospital confinement, they would cover a \$100 per day for a max of 30 days. This plan also does include addit- additional insurance fraud as group accident. So for hospital emergency room, they would cover 250, physician office, \$50, emergency dental work, \$50. If you were to select the employee option for your Stay Healthy MEC Enhance plan, you would pay a weekly deduction of \$43.76 from your paycheck. So, that MEC Enhance is the only one that offers both your preventative and it also offers, um, coverage when it comes to doctor visits if sick, hospital visits if injured. Then the second plan I'm gonna go over are called the VIPs. There's three diff-

Speaker speaker_2: That's okay. I'll take-

Speaker speaker_1: Mm-hmm?

Speaker speaker_2: I'll take the prime.

Speaker speaker_1: The VIP Prime?

Speaker speaker_2: Yeah.

Speaker speaker_1: Okay. Um, I did have to let you know-

Speaker speaker_2: About \$43.76.

Speaker speaker_1: Okay. Um, and then I was gonna tell you that for the VIPs, the VIPs are the only ones that, um, that you, you're not required to stay within the network. You could either be in the network, out of the network and receive coverage, but they don't cover your

preventative services, so they wouldn't cover like one physical visit a year, some vaccinations, some ST enhancer screening, but they will cover doctor visits if sick, hospital visits if injured, urgent care, emergency room, and surgeries.

Speaker speaker_2: That's fine.

Speaker speaker_1: Yeah.

Speaker speaker_2: I'll find someone in network.

Speaker speaker_1: Uh, with those you can either be in or out of network. It doesn't require any, you just stay within the network. So you can bounce around between in the network or out of the network if you wish, um, but they just don't cover your preventatives. So you still wanted to do the VIP Prime?

Speaker speaker_2: Um... Oh, you're saying it just doesn't, it, at all, no matter whether I stay in network or not in network, it doesn't do preventive-

Speaker speaker_1: Cover your preventatives. Exactly. That's why the first plan that I'm, I went over was the MEC Enhance, because it's the only one that covers both your preventative and your hospital indemnity, even though it requires you to stay within the network. Then your three VIPs, you're not required to use their preferred providers. You could either be out of the network or in the network to receive coverage. However, those plans only cover your hospital indemnity services. They don't cover your preventatives. And then the MEC-

Speaker speaker_2: So the...

Speaker speaker_1: Mm-hmm?

Speaker speaker_2: And th- the MEC though doesn't do pharmaceutical and all that though either, right?

Speaker speaker_1: So the MEC TeleRS, that one is only for preventative services. It doesn't cover any of your hospital indemnity, so it wouldn't cover doctor visits if you were to get sick, hospital visits if you would get injured, urgent care, emergency room, nor surgeries. It would only cover your preventative services and it does require you to stay within the network for the MEC TeleRS. The only one that offers both of those-

Speaker speaker_4: Oh.

Speaker speaker_1: ... benefits is the Enhance. And then the MEC TeleRS is only preventative and your VIPs are only hospital indemnity. So, those only cover doctor visits if sick, hospital visits if injured, urgent care, emergency room or surgeries, but they don't cover your preventative services, which are considered like your physicals.

Speaker speaker_4: Hello?

Speaker speaker_1: And some vaccines. Yes. Yes.

Speaker speaker_4: Oh.

Speaker speaker_1: Can you hear me?

Speaker speaker_4: Oh. So, yeah. I want the Stay Healthy MEC Enhance.

Speaker speaker_1: Okay. And then just keep in mind, that one's under that IRS regulation that allows for you to pay with pre-

Speaker speaker_4: What is that?

Speaker speaker_1: Um, the IRS-

Speaker speaker_4: Oh.

Speaker speaker_1: ... 721.125, it allows you to pay with pre-tax dollars. However, if you want to cancel that plan, or let's say you were to enroll by yourself and later on want to add like employee and child, you-

Speaker speaker_4: Oh.

Speaker speaker_1: ... the only time that you would be eligible to do that is within nothing passing February the 21st or in the month of October when the company's, when the company open enrollment.

Speaker speaker_4: Yeah. No, I only need myself anyway.

Speaker speaker_1: Okay. And then did you want to add any other plan?

Speaker speaker_4: Um, like-

Speaker speaker_1: The vision?

Speaker speaker_4: ... eye, vision and...

Speaker speaker_1: Correct. Those have their-

Speaker speaker_4: .

Speaker speaker_1: They also offer vision and dental short-term, term life, group accident, critical illness, but they do have their separate deductions as well. So, it looks like for dental, it's \$3.63 for employee. Vision, \$2.15. Term life, \$2.11. Short-term disability, \$3.94. Um, critical illness, \$2.51. Group accident, \$2.00. Behavioral health, \$1.53. ID/Ems for it, \$1.90.

Speaker speaker_4: Um, I'll do the... I'll do the vision.

Speaker speaker_1: Okay.

Speaker speaker_4: And, um, the term life.

Speaker speaker_1: Okay.

Speaker speaker_4: And then, um, the short-term disability.

Speaker speaker_1: Okay. All right. So, I have your MEC Enhance, which is your medical plan. That's \$43.76 weekly. Then I have vision for \$2.15 for employee only, which is under the IRS regulation as well. Um, I have term life for \$2.11 for employee, and short-term disability for \$3.94 for employee. That would be a weekly deduction of \$51.96 weekly. Do you allow

Partners Personal to do the weekly deductions of \$51.96 for these selected plans?

Speaker speaker_4: Yes.

Speaker speaker_1: Okay. Please allow one or two weeks for your employer to start making that deduction. Once you see the very first deduction of the \$51.96 come out of your first... out of that paycheck, the following Monday of that first deduction is when you have active coverage and by that Thursday or Friday of your first week of having active coverage, you should be receiving two cards. You're gonna get your MEC Enhance and your vision card. And if for some reason you have a doctor's appointment coming up that week and you still don't have your cards, you're welcome to give us a call and we can put in a request.

Speaker speaker_4: Okay.

Speaker speaker_1: Um, I'm sorry. Not put in a request. We can go ahead and send them to you, to your email on file. And then since you chose term life, um, I do need to get a beneficiary from you if something was to happen to you. Who do you want to put down for a beneficiary?

Speaker speaker_4: Uh, my daughter.

Speaker speaker_1: Okay.

Speaker speaker_4: Alexandria Lintner. L-I-N-T-N-E-R. 219-743-9490.

Speaker speaker_1: Oh, I... I just need her first and last name. I'm sorry.

Speaker speaker_4: Oh. That's all right.

Speaker speaker_1: Give me one second. Let me make sure I spelled her last name right. And this is your daughter?

Speaker speaker_4: Yeah.

Speaker speaker_1: Okay. Do you just want to put her down?

Speaker speaker_4: Yeah.

Speaker speaker_1: Okay. All right, ma'am. So now you really just have to wait on that first deduction. Once you see that first deduction being done from your paycheck, that following Monday is when you finally have active coverage. And then by that Thursday or Friday, you should be getting your two cards, your vision and your MEC. And then in those cards, there is also, like the carrier's information, the policy number, the pharmacy's information, um, the multi-plan networks number to contact, the list of the preferred providers, and all that information is mailed out to you whenever you get your cards.

Speaker speaker_4: Okay. All righty.

Speaker speaker_1: And then just remember, if you do for some reason want to cancel either your vision plan or that, um, MEC Enhance plan, you have till the 21st of February to do it. Um, because after the 21st, you would have to wait until the month of October whenever it is Partners Personal, is when the company open enrollment. Um, so I just wanted to let you

know-

Speaker speaker_4: All right.

Speaker speaker_1: ... that you have till the 21st to make any of those changes or add new plans.

Speaker speaker_4: Okay. Thank you.

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

Speaker speaker_4: You too. Bye.