

## **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's Stephanie. How can I assist you? Hi. I was calling to see, um, if I could get a little bit more information about the, um, coverages you guys offer. Okay, yeah. Um, what staff and agency do you work for? Uh, Morales. Okay. And then, what are the last four of your social? 9488. And your first and last name, please? Daniella Guzman. For security purposes, can you verify your address as well as your date of birth? Uh, yes. My date of birth is July 3rd, 2002. And my address is 6202 Commodore Drive, Indianapolis, Indiana 46219. Okay, thank you. Um, is your phone number still the 17- the 317-354-9195? Yes, that's the one. Okay. And then I have your first name, PerezR@gmail.com? Yes, that's... Yeah, so it's my first name with two Is and two Ls. Okay. Is it D-A-N-I-I- Mm-hmm. ...B-E-L-L-A? Uh-huh. Okay, thank you. Okay, so you said you wanted a little bit more information about the plans that they offer. Mm-hmm. If you wish, I can send you, um, the benefit guide to your email. So that benefit guide has, has all the plans that they offer, as well as their prices. And if you wish, I can go ahead and explain them to you as well. Uh, yes, please. Okay. Um, so I'm gonna go ahead and send you first the guide. Give me one second. Okay. I went ahead and sent you that to your email file. Do you mind verifying that you have received it? Uh, yes. Give me a second. It should come from an email that says info@benefitsinacard.com. And if you don't see it right away, I would also check your junk and spam file. Okay. Mm-hmm. Okay, I received it. Okay. So the first plan that I'm gonna go over, it's called the Stay Healthy MEC Tele-Rx. So that plan would be your preventative plan, and your preventative plan only. So what I mean by that, it covers like one physical visit a year, some vaccinations, some STD screenings, some cancer screening, and even some counseling. But it's only for preventative services, so it's not gonna cover any doctor visits, any visit hospital visits, urgent care visits, emergency room or surgery. So it's only for preventative services. That one's called the Stay Healthy MEC Tele-Rx. It also requires you to just use their preferred providers. So you do have to stay within the network to receive coverage at 100%. It offers prescription benefits through Alestar, and it also offers something called FreeRx, which gives you access to over 800 of the top 90% generic drugs prescribed in the US. The MEC Tele-Rx will also include Walmart Health Virtual Care, which gives you access to medical providers virtually, but like I said earlier, that plan is only, uh, for preventative services. If you were to select the MEC Tele-Rx for employee only, that would be a weekly deduction of \$16.83 from your paycheck. They also include a second medical plan. This one's called the VIP+. So with the VIP+, it doesn't cover your preventative services, so it's not gonna cover what the MEC Tele-Rx covers, but this one is the one that will cover doctor visits if you do get sick, hospital visits, urgent care, emergency rooms, and surgeries. So the VIP+ would cover, um, them services. For the VIP+, you're also not required to stay within the network compared to the MEC

Tele-Rx. You could use preferred providers outside of the network or in the network to receive coverage. They also offer prescription benefits up to Pharmaville, which you can pay up to \$10, \$20, \$30 for your generic medication. And for the non-generic, they offer discounts. This one will also include Walmart Health Virtual Care, which gives you access to preferred medical providers virtually. And with the VIP+, with that plan it helps you cover a flat fee towards whatever service you go for. So for example, for hospital admission benefit-So cover a thousand dollars per day for a max of one day. For hospital confinement benefit, the VIP Plus would cover a hundred dollars per day for a max of 30 days. For intensive care unit benefit, it would cover \$200 per day for a max of 20 days. For rehabilitation benefit, it would cover \$50 per day for a max of 30 days. For surgery and hospital, it would cover a flat fee of a thousand dollars per day for a max of one day. For surgery in physician office, it would cover \$250 per day for a max of two days. It will also cover emergency room, a hundred dollars per day for a max of two days, urgent care faculty, a hundred dollars per day for a max of four days. Physician office will cover a hundred dollars per day for a max of four days. Physical, speech or occupational therapy faculty, it covers \$60 per day for a max of four days. If you were to select the VIP Plus for employee only, it would be a weekly deduction from your paycheck of \$32.25. For the short-term disability, it... That would be your additional benefits. The elimination period is of seven days. The benefit period is a 90 days, and the benefit amount is \$650 per month. They also include dental. For that one, the preventative visit would be covered at a hundred percent. Anything basic would be covered at 80%. A basic restorative, so if they got to fill in a cavity or something, that would be covered at 80%. Any X-rays would be covered at 80%. And your annual maximum would be a \$500. For dental plan, you would have to give a one-time deductible. If you choose the individual plan for employee only, that would be a one-time deductible of \$50. If you choose the family plan, that would be a one-time deductible of a hundred and fifty. For the dental plan for employee only, it would be a weekly deduction of \$3.70. They also offer vision. For that one, there's co-pays. For so- for your co-pay for an eye exam would only be a \$10, co-pay for lenses and frames of 25. There's no co-pay for I- contact lens fittings, and your frame allowance would be of \$130. There's a vision plan for employee only. It would be a weekly deduction of \$2.15 from your paycheck. Do you have any questions for me? Okay. And... Um, yeah. So for the VIP Plus, um, that one you said just doesn't include preventative care. Is there, um, um... So, you could add- ... um- You could add, um... If you want to be covered for your preventative, you could include the MEC tele-RS. So let's say you're interested in the VIP Plus, that one is for employee. It's a weekly deduction of \$32.25, and then for MEC... Give me one second. So actually, if you do select the medical plan, give me one... It comes like in a bundle or something. Give me one second. So yeah, so if you select any of the medical plans like the VIP Plus, um, it's gonna... It's gonna make you get it as a bundle. So it'll make you get the VIP Plus, the dental for \$3.70, the short-term disability for \$4.02, the vision plan for \$2.15. And those four... One, two, three... Yeah, those four combined... Oh, actually, sorry, and it also makes you get the preventative plan, the behavioral health. So it'll make you get, um, those seven plans as a bundle, and you would have to pay a weekly deduction of \$60.45. So if you select one of the... well, if you select any plan, it's going to make you get the bundle plan, which would be a weekly deduction of \$60.45 for behavioral health, the preventative plan, the vision plan, the short-term disability plan, the dental plan, and then your hospital and dental- which is the VIP Plus. Okay. So I could- And then those plan- Sorry. ... th- So I could get the

benefits from the VIP Plus plus preventative care? Yes. Um, so if you- Okay. ... if you decide to enroll for the VIP Plus, it comes... It makes you get it as a bundle. So it'll make you get dental, short-term disability, vision, the preventative one and then the behavioral health. So if you do decide to enroll into that VIP Plus, you're going to have to get the bundle, which would be a weekly deduction of \$60.45 from your paycheck. Is that for just employee only? How much is it for, um, employee and spouse? Uh, let me see. Um, so if you enroll for the VIP Plus for employee and spouse, you have to get dental for employee and spouse also. Uh, short term is only for employees. So that one would say for employee only, vision for employee and spouse which is \$4.35. The preventative for employee and spouse is \$21.72. Behavioral health for employee and spouse is a \$1.50. And that would be a total deduction of \$106.50. And I was gonna tell you that all of those plans are under a IRS regulation that's called Section 125. So, to either cancel any of those plans that are under that IRS regulation, or to change the level of the dependents, you would have to be within your personal open enrollment period, meaning the first 30 days of you receiving your very first check, or be within the company's open enrollment period, which I can check to see what month that is in. But, to make any changes or to cancel those particular plans, you would have to be either in your personal open enrollment period, which, that one for you, your last day would be December 4th. Hmm. Um, or be within the company's open enrollment period, which for the Morales Group is in Dec- from those dates of December 23rd up until January 31st. Okay. At that point, you're allowed to, like, either cancel- Can I ask a question? ... that plan or make any changes. Yes, ma'am. But if you do decide, like, to do the employee-only option, or the employee... Whatever level you decide to get with your hospital indemnity plan, which is your VIP Plus, um, it's gonna make you get it as a bundle for dental, short-term vision, the preventative plan, which is the MEC Tele-RS, and your behavior health. It's gonna make you, um, select those plans with the- with that exact level that you choose. So if it's employee and spouse, you're gonna have to get employee and spouse for all of the other ones. If it's employee only, you're gonna have to get the employee only for all of them. But if you do employee and spouse, your weekly deduction is of \$106.56. And if you were to do the VIP Plus for employee only, and all of the other ones for employee only, it would be a weekly deduction of \$60.45. Okay. Um, and you said... Okay. That one under VIP Plus only covers generic, uh, brand medication, correct? So, through the VIP Plus you get, um, prescription benefits through PharmaVille. And through your- Hmm. ... MEC Tele-RS the benefits are through Aleatsar and also FreeRx. Okay. And since it makes you get it as a bundle, you would have, um, Aleatsar, FreeRx, and then PharmaVille for your VIP. Oh, okay. Okay. So it'd be both, right? Oh, yeah. Mm-hmm. I see. Yeah, 'cause for the- I'm sorry. Yes, ma'am. 'Cause the preventatives, um, through the preventative is with Aleatsar and FreeRx. And through your VIP, which is your hospital indemnity plan, it would be through PharmaVille. So you would have those benefits. Okay. It makes you get it as a bundle. Okay. So basically the only thing from, um, the StayHealthy, the MEC, that one would just cover, what is it, one h- one visit? Like one physical visit a year, um, some vaccinations, some STD screenings. Okay. Some cancer screenings. And I believe, like on the guide that I sent you, if you scroll all the way down where it says St- StayHealthy MEC Tele-RS summary schedule of benefits, it'll tell you what- what immunizations are covered. So for women... Let me see. It says, "For women, blood pressure, carotid stenosis, breast cancer, cervix cancer, chlamydia." Um, for men it would be... Where's the men? Healthy diet, reduce U of V exposures. So it'll, it'll give you

some examples. Um, but that would be for your preventative services. Okay. Okay. Um, I think that was all the questions that I had. Um, to enroll in it, would I do that online or would I do that over the phone? You would do that over the phone. Okay. So like with one of us, if you did decide to enroll, and then your personal open enrollment period to enroll is on the 4th. And then the company's would be between December 23rd until January 31st. Okay. And it looks like sometimes it could be effective by the 6th of January if you enroll with your company. If- If I enroll by, uh, the 4th, then it would start on the 6th of January? Um, if you enroll on the 4th, well, the 4th is considered your personal open enrollment period. Oh, so it starts immediately? No, it would take maybe one or two weeks for the employer- Okay. ... to start taking the deduction. Um- Mm-hmm. And then once you see the first deduction the following Monday, it would be effective. But if you were to enroll with your company within the dates of December 23rd until January 31st, it wouldn't be effective till the 6th. Okay. But you're winning your personal. Okay. Okay, I understand. And then that's when you can make any changes within your personal open enrollment period, and also when it- you're in your company open enrollment period. Okay. 'Cause all of those plans are under that IRS regulation that come as a bundle. The only one that is not... Give me one second. Let's see. No, actually all of them are. Yeah, all of them are under that IRS regulation. So I would be sure what you wanna enroll into. Okay. I mean, you would still be able to make changes, but I would just keep that in mind that you can't make any changes or drop any plans. It would have to be either within December 4th or around the dates of your company open enrollment period. Okay. Okay, got it. Okay, well, I'll discuss this and, um, with my husband, Steve, we'll do that. Okay. Um, if not I'll just, um, enroll someone el- Well, what things are you gonna close this week? Um, so today we are- are open till 8:00 PM Eastern time, but we won't be here till Monday. Okay. Perfect. Perfect. Thank you for your help. You're welcome. Have a nice day. Thank you. You too.

## 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's Stephanie. How can I assist you?

Speaker speaker\_1: Hi. I was calling to see, um, if I could get a little bit more information about the, um, coverages you guys offer.

Speaker speaker\_0: Okay, yeah. Um, what staff and agency do you work for?

Speaker speaker\_1: Uh, Morales.

Speaker speaker\_0: Okay. And then, what are the last four of your social?

Speaker speaker\_1: 9488.

Speaker speaker\_0: And your first and last name, please?

Speaker speaker\_1: Daniella Guzman.

Speaker speaker\_0: For security purposes, can you verify your address as well as your date of birth?

Speaker speaker\_1: Uh, yes. My date of birth is July 3rd, 2002. And my address is 6202 Commodore Drive, Indianapolis, Indiana 46219.

Speaker speaker\_0: Okay, thank you. Um, is your phone number still the 17- the 317-354-9195?

Speaker speaker\_1: Yes, that's the one.

Speaker speaker\_0: Okay. And then I have your first name, PerezR@gmail.com?

Speaker speaker\_1: Yes, that's... Yeah, so it's my first name with two Is and two Ls.

Speaker speaker\_0: Okay. Is it D-A-N-I-L-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ...B-E-L-L-A?

Speaker speaker\_1: Uh-huh.

Speaker speaker\_0: Okay, thank you. Okay, so you said you wanted a little bit more information about the plans that they offer.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: If you wish, I can send you, um, the benefit guide to your email. So that benefit guide has, has all the plans that they offer, as well as their prices. And if you wish, I can go ahead and explain them to you as well.

Speaker speaker\_1: Uh, yes, please.

Speaker speaker\_0: Okay. Um, so I'm gonna go ahead and send you first the guide. Give me one second. Okay. I went ahead and sent you that to your email file. Do you mind verifying that you have received it?

Speaker speaker\_1: Uh, yes. Give me a second.

Speaker speaker\_0: It should come from an email that says info@benefitsinacard.com. And if you don't see it right away, I would also check your junk and spam file.

Speaker speaker\_1: Okay. Mm-hmm. Okay, I received it.

Speaker speaker\_0: Okay. So the first plan that I'm gonna go over, it's called the Stay Healthy MEC Tele-Rx. So that plan would be your preventative plan, and your preventative plan only. So what I mean by that, it covers like one physical visit a year, some vaccinations, some STD screenings, some cancer screening, and even some counseling. But it's only for preventative services, so it's not gonna cover any doctor visits, any visit hospital visits, urgent care visits, emergency room or surgery. So it's only for preventative services. That one's called the Stay Healthy MEC Tele-Rx. It also requires you to just use their preferred providers. So you do have to stay within the network to receive coverage at 100%. It offers prescription benefits

through Alestar, and it also offers something called FreeRx, which gives you access to over 800 of the top 90% generic drugs prescribed in the US. The MEC Tele-Rx will also include Walmart Health Virtual Care, which gives you access to medical providers virtually, but like I said earlier, that plan is only, uh, for preventative services. If you were to select the MEC Tele-Rx for employee only, that would be a weekly deduction of \$16.83 from your paycheck. They also include a second medical plan. This one's called the VIP+. So with the VIP+, it doesn't cover your preventative services, so it's not gonna cover what the MEC Tele-Rx covers, but this one is the one that will cover doctor visits if you do get sick, hospital visits, urgent care, emergency rooms, and surgeries. So the VIP+ would cover, um, them services. For the VIP+, you're also not required to stay within the network compared to the MEC Tele-Rx. You could use preferred providers outside of the network or in the network to receive coverage. They also offer prescription benefits up to Pharmaville, which you can pay up to \$10, \$20, \$30 for your generic medication. And for the non-generic, they offer discounts. This one will also include Walmart Health Virtual Care, which gives you access to preferred medical providers virtually. And with the VIP+, with that plan it helps you cover a flat fee towards whatever service you go for. So for example, for hospital admission benefit-So cover a thousand dollars per day for a max of one day. For hospital confinement benefit, the VIP Plus would cover a hundred dollars per day for a max of 30 days. For intensive care unit benefit, it would cover \$200 per day for a max of 20 days. For rehabilitation benefit, it would cover \$50 per day for a max of 30 days. For surgery and hospital, it would cover a flat fee of a thousand dollars per day for a max of one day. For surgery in physician office, it would cover \$250 per day for a max of two days. It will also cover emergency room, a hundred dollars per day for a max of two days, urgent care faculty, a hundred dollars per day for a max of four days. Physician office will cover a hundred dollars per day for a max of four days. Physical, speech or occupational therapy faculty, it covers \$60 per day for a max of four days. If you were to select the VIP Plus for employee only, it would be a weekly deduction from your paycheck of \$32.25. For the short-term disability, it... That would be your additional benefits. The elimination period is of seven days. The benefit period is a 90 days, and the benefit amount is \$650 per month. They also include dental. For that one, the preventative visit would be covered at a hundred percent. Anything basic would be covered at 80%. A basic restorative, so if they got to fill in a cavity or something, that would be covered at 80%. Any X-rays would be covered at 80%. And your annual maximum would be a \$500. For dental plan, you would have to give a one-time deductible. If you choose the individual plan for employee only, that would be a one-time deductible of \$50. If you choose the family plan, that would be a one-time deductible of a hundred and fifty. For the dental plan for employee only, it would be a weekly deduction of \$3.70. They also offer vision. For that one, there's co-pays. For so- for your co-pay for an eye exam would only be a \$10, co-pay for lenses and frames of 25. There's no co-pay for I- contact lens fittings, and your frame allowance would be of \$130. There's a vision plan for employee only. It would be a weekly deduction of \$2.15 from your paycheck. Do you have any questions for me?

Speaker speaker\_1: Okay. And... Um, yeah. So for the VIP Plus, um, that one you said just doesn't include preventative care. Is there, um, um...

Speaker speaker\_0: So, you could add-

Speaker speaker\_1: ... um-

Speaker speaker\_0: You could add, um... If you want to be covered for your preventative, you could include the MEC tele-RS. So let's say you're interested in the VIP Plus, that one is for employee. It's a weekly deduction of \$32.25, and then for MEC... Give me one second. So actually, if you do select the medical plan, give me one... It comes like in a bundle or something. Give me one second. So yeah, so if you select any of the medical plans like the VIP Plus, um, it's gonna... It's gonna make you get it as a bundle. So it'll make you get the VIP Plus, the dental for \$3.70, the short-term disability for \$4.02, the vision plan for \$2.15. And those four... One, two, three... Yeah, those four combined... Oh, actually, sorry, and it also makes you get the preventative plan, the behavioral health. So it'll make you get, um, those seven plans as a bundle, and you would have to pay a weekly deduction of \$60.45. So if you select one of the... well, if you select any plan, it's going to make you get the bundle plan, which would be a weekly deduction of \$60.45 for behavioral health, the preventative plan, the vision plan, the short-term disability plan, the dental plan, and then your hospital and dental which is the VIP Plus.

Speaker speaker\_1: Okay. So I could-

Speaker speaker\_0: And then those plan-

Speaker speaker\_1: Sorry.

Speaker speaker\_0: ... th-

Speaker speaker\_1: So I could get the benefits from the VIP Plus plus preventative care?

Speaker speaker\_0: Yes. Um, so if you-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... if you decide to enroll for the VIP Plus, it comes... It makes you get it as a bundle. So it'll make you get dental, short-term disability, vision, the preventative one and then the behavioral health. So if you do decide to enroll into that VIP Plus, you're going to have to get the bundle, which would be a weekly deduction of \$60.45 from your paycheck.

Speaker speaker\_1: Is that for just employee only? How much is it for, um, employee and spouse?

Speaker speaker\_0: Uh, let me see. Um, so if you enroll for the VIP Plus for employee and spouse, you have to get dental for employee and spouse also. Uh, short term is only for employees. So that one would say for employee only, vision for employee and spouse which is \$4.35. The preventative for employee and spouse is \$21.72. Behavioral health for employee and spouse is a \$1.50. And that would be a total deduction of \$106.50. And I was gonna tell you that all of those plans are under a IRS regulation that's called Section 125. So, to either cancel any of those plans that are under that IRS regulation, or to change the level of the dependents, you would have to be within your personal open enrollment period, meaning the first 30 days of you receiving your very first check, or be within the company's open enrollment period, which I can check to see what month that is in. But, to make any changes or to cancel those particular plans, you would have to be either in your personal open

enrollment period, which, that one for you, your last day would be December 4th.

Speaker speaker\_1: Hmm.

Speaker speaker\_0: Um, or be within the company's open enrollment period, which for the Morales Group is in Dec- from those dates of December 23rd up until January 31st.

Speaker speaker\_1: Okay.

Speaker speaker\_0: At that point, you're allowed to, like, either cancel-

Speaker speaker\_1: Can I ask a question?

Speaker speaker\_0: ... that plan or make any changes. Yes, ma'am. But if you do decide, like, to do the employee-only option, or the employee... Whatever level you decide to get with your hospital indemnity plan, which is your VIP Plus, um, it's gonna make you get it as a bundle for dental, short-term vision, the preventative plan, which is the MEC Tele-RS, and your behavior health. It's gonna make you, um, select those plans with the- with that exact level that you choose. So if it's employee and spouse, you're gonna have to get employee and spouse for all of the other ones. If it's employee only, you're gonna have to get the employee only for all of them. But if you do employee and spouse, your weekly deduction is of \$106.56. And if you were to do the VIP Plus for employee only, and all of the other ones for employee only, it would be a weekly deduction of \$60.45.

Speaker speaker\_1: Okay. Um, and you said... Okay. That one under VIP Plus only covers generic, uh, brand medication, correct?

Speaker speaker\_0: So, through the VIP Plus you get, um, prescription benefits through PharmaVille. And through your-

Speaker speaker\_1: Hmm.

Speaker speaker\_0: ... MEC Tele-RS the benefits are through Aleatsar and also FreeRx.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And since it makes you get it as a bundle, you would have, um, Aleatsar, FreeRx, and then PharmaVille for your VIP.

Speaker speaker\_1: Oh, okay. Okay. So it'd be both, right? Oh, yeah.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: I see.

Speaker speaker\_0: Yeah, 'cause for the-

Speaker speaker\_1: I'm sorry.

Speaker speaker\_0: Yes, ma'am. 'Cause the preventatives, um, through the preventative is with Aleatsar and FreeRx. And through your VIP, which is your hospital indemnity plan, it would be through PharmaVille. So you would have those benefits.



Speaker speaker\_1: Okay.

Speaker speaker\_0: It makes you get it as a bundle.

Speaker speaker\_1: Okay. So basically the only thing from, um, the StayHealthy, the MEC, that one would just cover, what is it, one h- one visit?

Speaker speaker\_0: Like one physical visit a year, um, some vaccinations, some STD screenings.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Some cancer screenings. And I believe, like on the guide that I sent you, if you scroll all the way down where it says St- StayHealthy MEC Tele-RS summary schedule of benefits, it'll tell you what- what immunizations are covered. So for women... Let me see. It says, "For women, blood pressure, carotid stenosis, breast cancer, cervix cancer, chlamydia." Um, for men it would be... Where's the men? Healthy diet, reduce U of V exposures. So it'll, it'll give you some examples. Um, but that would be for your preventative services.

Speaker speaker\_1: Okay. Okay. Um, I think that was all the questions that I had. Um, to enroll in it, would I do that online or would I do that over the phone?

Speaker speaker\_0: You would do that over the phone.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So like with one of us, if you did decide to enroll, and then your personal open enrollment period to enroll is on the 4th. And then the company's would be between December 23rd until January 31st.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And it looks like sometimes it could be effective by the 6th of January if you enroll with your company.

Speaker speaker\_1: If- If I enroll by, uh, the 4th, then it would start on the 6th of January?

Speaker speaker\_0: Um, if you enroll on the 4th, well, the 4th is considered your personal open enrollment period.

Speaker speaker\_1: Oh, so it starts immediately?

Speaker speaker\_0: No, it would take maybe one or two weeks for the employer-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... to start taking the deduction. Um-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: And then once you see the first deduction the following Monday, it would be effective. But if you were to enroll with your company within the dates of December 23rd until January 31st, it wouldn't be effective till the 6th.

Speaker speaker\_1: Okay.

Speaker speaker\_0: But you're winning your personal.

Speaker speaker\_1: Okay. Okay, I understand.

Speaker speaker\_0: And then that's when you can make any changes within your personal open enrollment period, and also when it- you're in your company open enrollment period.

Speaker speaker\_1: Okay.

Speaker speaker\_0: 'Cause all of those plans are under that IRS regulation that come as a bundle. The only one that is not... Give me one second. Let's see. No, actually all of them are. Yeah, all of them are under that IRS regulation. So I would be sure what you wanna enroll into.

Speaker speaker\_1: Okay.

Speaker speaker\_0: I mean, you would still be able to make changes, but I would just keep that in mind that you can't make any changes or drop any plans. It would have to be either within December 4th or around the dates of your company open enrollment period.

Speaker speaker\_1: Okay. Okay, got it. Okay, well, I'll discuss this and, um, with my husband, Steve, we'll do that.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Um, if not I'll just, um, enroll someone el- Well, what things are you gonna close this week?

Speaker speaker\_0: Um, so today we are- are open till 8:00 PM Eastern time, but we won't be here till Monday.

Speaker speaker\_1: Okay. Perfect. Perfect. Thank you for your help.

Speaker speaker\_0: You're welcome. Have a nice day.

Speaker speaker\_1: Thank you. You too.