

## **Transcript: Estefania**

**Acevedo-6212182745858048-5248063871959040**

### **Full Transcript**

I bet you they're not... Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hi, Stephanie. I'm calling to, um, sign up for the benefits. Okay. Um, what staff and agency do you work for? I work for Hamilton-Riker. And then, what is the last four of your Social? 3246. And your first and last name? Wesley Green. Okay. For security purposes, could you verify your address and date of birth? 135 Cove Lane, Number 20, Tupelo, Mississippi 38804, 12/13/1991. So I have a different address. Did you recently move? I did. They were supposed to change that already. Um, they might- So it doesn't affect us, but if you don't remember, you could always verify- Oh, I- ... your Social. I do. Um, it's 100 Tishomingo Street, Tupelo- Mm-hmm. ... Mississippi 38804. Okay. Yeah, that's the one I have. And then what's that new updated, um, address? It's gonna be 135 Cove Lane. And then is it the same city? Yes. And then what about the ZIP Code? 38804. Okay. Thank you. And then I have 166- No problem. ... 2260823 as your phone number. 8231. So it's 166-226-0823? 662-260-8231 is what it should be. Okay, let me fix that. And then I have wesley, your last name, 1991@outlook.com. Is that correct? Yes, ma'am. Okay. Did you know already what you wanted to be enrolled into or did you want me to go over- I- ... the plan? Did. Um, I was... I looked through it already. Okay. It's a bit... Like, I know, I know it's a little, I know it's a bit confusing, um, 'cause I get- So if you want, if you want, I can go over the plans. That would be great. Okay. So did you, and did you want me to send you the benefit guide, or do you have it already? I have it already. I'm trying to pull it up here real quick. I also sent it to you just in case you didn't, so you should be receiving that as well. Okay. So whenever you're ready, I can go ahead and go over the plans. Um, I'm good to go. Okay. So I... It looks like they only offer four different medical plans. The first one that I'm gonna go over is the only plan out of the four that covers both your preventative services, which would be considered like your annuals and your checkups, some vaccines, um- Mm-hmm. ... and your hospital indemnity services which means your actual doctor visits once you get sick, hospital visits if you get injured, urgent care, emergency room and surgeries. So this plan that I'm about to go over is the onl- the only one that offers both of those benefits. The other three, however, only cover either just your preventative, which would be like your annuals and checkups, or just your hospital indemnity, meaning doctor- Okay. ... visits if you get sick. So the one that I'm gonna go over is the only one that covers both of those benefits. So this one's called the Stay Healthy MEC Enhanced. With this plan, you are required to stay within the network, so you do have to use their clinic and, um, doctors to be covered. You can't go out of the network, because if you do go out of the network you're not covered. So you are required- Okay. ... to stay within the network, and it does require copays. So for primary care visits a \$10 copay per visit's required, and you would be limited to four visits annually per person or 10 per family. For specialty care visits, a \$50 copay per visit's required, and you would also be limited to four

visits annually per person or 10 per family. For your urgent care visits, a \$60 copay would be required, and you would also be limited to four visits annually per person or 10 per family. Since you get both benefits with your pre- with your preventative as well as with your hospital indemnity, you get two different carriers when it comes to your prescriptions. So with your preventative prescriptions, you will go through AlevePharm. AlevePharm does require a copay when it comes to your generic prescriptions. So for the pharmacy option, you would have a 30-day supply and a \$5 copay would be required. For the mail order option, you would have a 90-day supply and a \$15 copay would be required. Um, you also do get prescription benefits with Pharmacoville, which depending on the generic medication that it is, you can pay up to \$10, \$20, \$30. It would really just depend on the medication. And for the non-generics- Mm-hmm. ... they do offer a discount. Um, the Stay Healthy MEC Enhanced offers something as well called Virtual Urgent Care which offers medical assistance virtually with medical providers and they cover a flat fee towards your hospital indemnity service. So let's say for surgery and hospital, it looks like they cover \$500 per day for up to one day. So let's say your bill is \$1,000, they would cover \$500 and you would be responsible for the other \$500. Um, they also cover group accident, a flat fee. So, hospital emergency room, it looks like they cover \$250. If you were to select the Stay Healthy MEC Enhanced for an employee, that would be a weekly deduction of \$42.68. So again, this is the only plan that covers both your preventative services as well as your hospital indemnity. Um, the other three- Oh, okay. ... only cover either one thing or the other. All right. So, the second plan that I'm going to go over are the two VIPs. So, there's the VIP Standard and the VIP Classic. These two are the ones that- Mm-hmm. ... only cover your hospital indemnity services, meaning they will only cover doctor visits once you are actually sick or hospital visits if you get injured, urgent care, emergency room, and even some surgeries. And they don't require you to stay within the network. So, you could use providers outside of the network or in the network and still receive coverage. However, they don't cover your preventative services, which would be like your annuals and your check-ups. That's not covered with your VIP. So, only your actual- Okay. ... doctor visits if sick. Um, you only have prescription benefit through Pharmacoville with the two VIPs. Li- like I said earlier, depending on the generic medication, you can pay up to \$10 or \$20 or \$30. For the non-generics, they offer a discount, and 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, rehabilitation, nor your preventive surgery, while the VIP Classic would. And the VIP Classic covers a little bit more in dollar amount for some of these services. So for example, if you needed, again, a surgery in hospital, and- Mm-hmm. ... your bill is, what, like \$1,000 for the surgery, it looks like they only cover \$250 per day for amounts of one day. So that means they would cover \$250 and you would be responsible for \$750... Se- \$750. And then for the VIP Classic, they cover \$500 per day for amounts of a day. So, they would pay \$500 and you would be responsible for the other \$500. So, they cover flat- Okay. ... fees with those services. So, if you select between those two plans, the Standard for employees \$16.80 and the VIP Classic for employees \$18.57. Um, but again, these two VIPs only cover your hospital indemnity services, not your preventative. Okay? And then there's- Okay. ... the last plan, which is the Stay Healthy MEC Tele-RS. Um, that one is only your preventative plan, so it's only gonna cover like one physical, some vaccines, some STD screenings, some cancer screenings, some diab- B screenings. So it's only for your, some like, your annuals and your

checkups, and it does- Mm-hmm. ... require for you to stay within the network. So, you are required to only use their clinics to receive coverage, and it doesn't cover any of your hospital indemnity services. So it's not going to cover a doctor visit if you get sick, hospital visit if you get injured. It won't cover urgent care nor emergency room nor surgeries. This is only for your preventative services, and preventative services only if you do select the Stay Healthy MEC Tele-RS. Um, you do, however, get prescription benefits with that one for your preventative prescriptions with Alexar. And i- they offer a membership with 3Rx with that plan, which gives you access to over 800 of the top 90% generics- Hm. ... drugs prescribed in the US, and it also- I have- ... does include the virtual urgent care. If you select that one, the Stay Healthy MEC Tele-RS, that would be a weekly deduction of \$14.92 from your paycheck. So again, those are the four medical plans that they offer. The Stay Healthy MEC Enhanced is the one that offers both benefits, preventative and- Mm-hmm. ... your hospital indemnity. It requires you to stay within the network and it has its copays. Then the MEC Tele-RS also requires you to stay within the network, um, but that one's just for preventative services, and then the VIPs are just for hospital indemnity services, but they don't require you to stay within the networks. Um- Hm. ... so those are their medical plans, and they also offer additional- Oh, that's good. ... benefits, which would be considered like your dental plan, your vision plan, term life. Right, yeah. Those- And they in- cept- Those are the goods. Mm-hmm. . Yeah. And they do have their separate deductions to them. Okay. So, if you do want to add them, for let's say dental, the dental plan for employees, \$3.38. A preventative visit's covered at 100%. Basic visit would be like a cleansing of the teeth, that's covered at 80%. Basic restorative, so something basic like if they gotta fill in a cavity, that's covered at 80%. X-rays are covered at 80%, and you have a allowance of \$500. With the dental plan you do have to give a one-time deductible depending on what level of coverage you select. If you select employee plan, um, that would be a one-time deductible of \$50. So if you were to select the family plan, it would be a one-time deductible of \$150. And then vision has its copays. Copay for an eye exam is \$10. Copay for lenses and frames is \$25, and your frame allowance is \$130. If you select the vision plan for employee, that's \$1.99. Um, and then really the weekly deduction just depends on how many plans you select, which ones they are, and if you add dependents. So all of that has- Yeah. ... a lot to play out with how much the deduction is from your paycheck weekly. Did you have any questions? No, ma'am. You actually covered like... 'Cause it was the VIP stuff that was kind of confusing. Yeah. So the VIPs- . ... they cover like a flat fee and then... They only cover a certain amount and then, um- Mm-hmm. ... the rest, in other words, you would have to-... pay had applied. Okay. Okay. Um, yeah, I know what I want- Okay. ... now that I've recovered that. Um, I was gonna go with the E- EME- MEC Enhance. Okay. With, uh, dental and vision added on. Okay. With just employee. Okay. So I have MEC Enhance for \$42.68 weekly, vision for \$1.99 weekly, and then dental for \$3.38 weekly. That would be a weekly deduction of \$48.05 from your paycheck. Did you just wanna add these three? Yes, ma'am. Okay. Please allow one or two weeks for your staffing agency to start making this deduction. Once you see that they made the first deduction of the \$48.05 from your paycheck, the following Monday of that first deduction is when these plans become effective, okay? So I would be paying attention to your pay subs because it could be maybe just one week that passes or it could be- Okay. But it's typically one or two weeks- Okay. ... um, that you have to wait for them to finally start making that first deduction. But once you see that they did, the following Monday is when your plans become effective, and then by that first week of

activation week, you should be receiving your dental card, vision card, and MEC Enhance card. And if you have like a doctor's appointment, um, whenever you become active and you still don't have your cards, you're welcome to contact us and we can send them to you via email as well. Okay. Excellent. And that was- Um... Mm-hmm. 'Cause I know, um, on my address, my apartment is number 20. Is that on the address? Oh, yeah, I need to, I need to add that. No, it wasn't, apartment 20. Yes, ma'am. I just wanted to make sure so that way if it does come, I'm like, "Oh, there it is." Yes. And then I was gonna tell you that if for some reason you don't want any of these plans later on, um, you can cancel at any time. They don't have a restriction- Oh. ... saying that you have to keep them. So at any time you can cancel stuff, but the only time that you would have to add is within company open enrollment. But to take things off- Okay. ... you can cancel at any time. And then once you get your cards mailed out to you, you do get, um, like information regarding who to contact for what clinics to go to. It's called MultiPlan. If you look at the guide under Additional Value Added Services, the MultiPlan Network is on that list. So that's the number that you will- Okay. ... contact to find the list of preferred providers and that number is on the cards whenever you receive them, as well as for the dental and the vision. You get the carrier's information and then the pharmacy stuff. So all of that gets sent out to you. Okay. Excellent. Mm-hmm. Did you have any questions though? No, ma'am. You covered everything. All right. So now you just have to wait for the staffing agency to do that first deduction. Okay. All right. Well, I hope you have a great weekend. Thank you for your time. Thank you very much, ma'am. You as well. Thank you. Bye.

## Conversation Format

Speaker speaker\_0: I bet you they're not... Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker\_1: Hi, Stephanie. I'm calling to, um, sign up for the benefits.

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

Speaker speaker\_1: I work for Hamilton-Riker.

Speaker speaker\_0: And then, what is the last four of your Social?

Speaker speaker\_1: 3246.

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

Speaker speaker\_1: Wesley Green.

Speaker speaker\_0: Okay. For security purposes, could you verify your address and date of birth?

Speaker speaker\_1: 135 Cove Lane, Number 20, Tupelo, Mississippi 38804, 12/13/1991.

Speaker speaker\_0: So I have a different address. Did you recently move?

Speaker speaker\_1: I did. They were supposed to change that already. Um, they might-

Speaker speaker\_0: So it doesn't affect us, but if you don't remember, you could always verify-

Speaker speaker\_1: Oh, I-

Speaker speaker\_0: ... your Social.

Speaker speaker\_1: I do. Um, it's 100 Tishomingo Street, Tupelo-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... Mississippi 38804.

Speaker speaker\_0: Okay. Yeah, that's the one I have. And then what's that new updated, um, address?

Speaker speaker\_1: It's gonna be 135 Cove Lane.

Speaker speaker\_0: And then is it the same city?

Speaker speaker\_1: Yes.

Speaker speaker\_0: And then what about the ZIP Code?

Speaker speaker\_1: 38804.

Speaker speaker\_0: Okay. Thank you. And then I have 166-

Speaker speaker\_1: No problem.

Speaker speaker\_0: ... 2260823 as your phone number.

Speaker speaker\_1: 8231.

Speaker speaker\_0: So it's 166-226-0823?

Speaker speaker\_1: 662-260-8231 is what it should be.

Speaker speaker\_0: Okay, let me fix that. And then I have wesley, your last name, 1991@outlook.com. Is that correct?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Okay. Did you know already what you wanted to be enrolled into or did you want me to go over-

Speaker speaker\_1: I-

Speaker speaker\_0: ... the plan?

Speaker speaker\_1: Did. Um, I was... I looked through it already.

Speaker speaker\_0: Okay.

Speaker speaker\_1: It's a bit... Like, I know, I know it's a little, I know it's a bit confusing, um, 'cause I get-

Speaker speaker\_0: So if you want, if you want, I can go over the plans.

Speaker speaker\_1: That would be great.

Speaker speaker\_0: Okay. So did you, and did you want me to send you the benefit guide, or do you have it already?

Speaker speaker\_1: I have it already. I'm trying to pull it up here real quick.

Speaker speaker\_0: I also sent it to you just in case you didn't, so you should be receiving that as well.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So whenever you're ready, I can go ahead and go over the plans.

Speaker speaker\_1: Um, I'm good to go.

Speaker speaker\_0: Okay. So I... It looks like they only offer four different medical plans. The first one that I'm gonna go over is the only plan out of the four that covers both your preventative services, which would be considered like your annuals and your checkups, some vaccines, um-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... and your hospital indemnity services which means your actual doctor visits once you get sick, hospital visits if you get injured, urgent care, emergency room and surgeries. So this plan that I'm about to go over is the onl- the only one that offers both of those benefits. The other three, however, only cover either just your preventative, which would be like your annuals and checkups, or just your hospital indemnity, meaning doctor-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... visits if you get sick. So the one that I'm gonna go over is the only one that covers both of those benefits. So this one's called the Stay Healthy MEC Enhanced. With this plan, you are required to stay within the network, so you do have to use their clinic and, um, doctors to be covered. You can't go out of the network, because if you do go out of the network you're not covered. So you are required-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... to stay within the network, and it does require copays. So for primary care visits a \$10 copay per visit's required, and you would be limited to four visits annually per person or 10 per family. For specialty care visits, a \$50 copay per visit's required, and you would also be limited to four visits annually per person or 10 per family. For your urgent care visits, a \$60 copay would be required, and you would also be limited to four visits annually per person or 10 per family. Since you get both benefits with your pre- with your preventative as well as with your hospital indemnity, you get two different carriers when it comes to your

prescriptions. So with your preventative prescriptions, you will go through AlevePharm. AlevePharm does require a copay when it comes to your generic prescriptions. So for the pharmacy option, you would have a 30-day supply and a \$5 copay would be required. For the mail order option, you would have a 90-day supply and a \$15 copay would be required. Um, you also do get prescription benefits with Pharmacoville, which depending on the generic medication that it is, you can pay up to \$10, \$20, \$30. It would really just depend on the medication. And for the non-generics-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... they do offer a discount. Um, the Stay Healthy MEC Enhanced offers something as well called Virtual Urgent Care which offers medical assistance virtually with medical providers and they cover a flat fee towards your hospital indemnity service. So let's say for surgery and hospital, it looks like they cover \$500 per day for up to one day. So let's say your bill is \$1,000, they would cover \$500 and you would be responsible for the other \$500. Um, they also cover group accident, a flat fee. So, hospital emergency room, it looks like they cover \$250. If you were to select the Stay Healthy MEC Enhanced for an employee, that would be a weekly deduction of \$42.68. So again, this is the only plan that covers both your preventative services as well as your hospital indemnity. Um, the other three-

Speaker speaker\_2: Oh, okay.

Speaker speaker\_0: ... only cover either one thing or the other.

Speaker speaker\_2: All right.

Speaker speaker\_0: So, the second plan that I'm going to go over are the two VIPs. So, there's the VIP Standard and the VIP Classic. These two are the ones that-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: ... only cover your hospital indemnity services, meaning they will only cover doctor visits once you are actually sick or hospital visits if you get injured, urgent care, emergency room, and even some surgeries. And they don't require you to stay within the network. So, you could use providers outside of the network or in the network and still receive coverage. However, they don't cover your preventative services, which would be like your annuals and your check-ups. That's not covered with your VIP. So, only your actual-

Speaker speaker\_2: Okay.

Speaker speaker\_0: ... doctor visits if sick. Um, you only have prescription benefit through Pharmacoville with the two VIPs. Li- like I said earlier, depending on the generic medication, you can pay up to \$10 or \$20 or \$30. For the non-generics, they offer a discount, and 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, rehabilitation, nor your preventive surgery, while the VIP Classic would. And the VIP Classic covers a little bit more in dollar amount for some of these services. So for example, if you needed, again, a surgery in hospital, and-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: ... your bill is, what, like \$1,000 for the surgery, it looks like they only cover \$250 per day for amounts of one day. So that means they would cover \$250 and you would be responsible for \$700... Se- \$750. And then for the VIP Classic, they cover \$500 per day for amounts of a day. So, they would pay \$500 and you would be responsible for the other \$500. So, they cover flat-

Speaker speaker\_2: Okay.

Speaker speaker\_0: ... fees with those services. So, if you select between those two plans, the Standard for employees \$16.80 and the VIP Classic for employees \$18.57. Um, but again, these two VIPs only cover your hospital indemnity services, not your preventative. Okay? And then there's-

Speaker speaker\_2: Okay.

Speaker speaker\_0: ... the last plan, which is the Stay Healthy MEC Tele-RS. Um, that one is only your preventative plan, so it's only gonna cover like one physical, some vaccines, some STD screenings, some cancer screenings, some diab- B screenings. So it's only for your, some like, your annuals and your checkups, and it does-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: ... require for you to stay within the network. So, you are required to only use their clinics to receive coverage, and it doesn't cover any of your hospital indemnity services. So it's not going to cover a doctor visit if you get sick, hospital visit if you get injured. It won't cover urgent care nor emergency room nor surgeries. This is only for your preventative services, and preventative services only if you do select the Stay Healthy MEC Tele-RS. Um, you do, however, get prescription benefits with that one for your preventative prescriptions with Alexar. And i- they offer a membership with 3Rx with that plan, which gives you access to over 800 of the top 90% generics-

Speaker speaker\_2: Hm.

Speaker speaker\_0: ... drugs prescribed in the US, and it also-

Speaker speaker\_2: I have-

Speaker speaker\_0: ... does include the virtual urgent care. If you select that one, the Stay Healthy MEC Tele-RS, that would be a weekly deduction of \$14.92 from your paycheck. So again, those are the four medical plans that they offer. The Stay Healthy MEC Enhanced is the one that offers both benefits, preventative and-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: ... your hospital indemnity. It requires you to stay within the network and it has its copays. Then the MEC Tele-RS also requires you to stay within the network, um, but that one's just for preventative services, and then the VIPs are just for hospital indemnity services, but they don't require you to stay within the networks. Um-

Speaker speaker\_2: Hm.



Speaker speaker\_0: ... so those are their medical plans, and they also offer additional-

Speaker speaker\_2: Oh, that's good.

Speaker speaker\_0: ... benefits, which would be considered like your dental plan, your vision plan, term life.

Speaker speaker\_2: Right, yeah. Those-

Speaker speaker\_0: And they in- cept-

Speaker speaker\_2: Those are the goods.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: .

Speaker speaker\_0: Yeah. And they do have their separate deductions to them.

Speaker speaker\_2: Okay.

Speaker speaker\_0: So, if you do want to add them, for let's say dental, the dental plan for employees, \$3.38. A preventative visit's covered at 100%. Basic visit would be like a cleansing of the teeth, that's covered at 80%. Basic restorative, so something basic like if they gotta fill in a cavity, that's covered at 80%. X-rays are covered at 80%, and you have a allowance of \$500. With the dental plan you do have to give a one-time deductible depending on what level of coverage you select. If you select employee plan, um, that would be a one-time deductible of \$50. So if you were to select the family plan, it would be a one-time deductible of \$150. And then vision has its copays. Copay for an eye exam is \$10. Copay for lenses and frames is \$25, and your frame allowance is \$130. If you select the vision plan for employee, that's \$1.99. Um, and then really the weekly deduction just depends on how many plans you select, which ones they are, and if you add dependents. So all of that has-

Speaker speaker\_2: Yeah.

Speaker speaker\_0: ... a lot to play out with how much the deduction is from your paycheck weekly. Did you have any questions?

Speaker speaker\_2: No, ma'am. You actually covered like... 'Cause it was the VIP stuff that was kind of confusing.

Speaker speaker\_0: Yeah. So the VIPs-

Speaker speaker\_2: .

Speaker speaker\_0: ... they cover like a flat fee and then... They only cover a certain amount and then, um-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: ... the rest, in other words, you would have to-... pay had applied.

Speaker speaker\_1: Okay. Okay. Um, yeah, I know what I want-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... now that I've recovered that. Um, I was gonna go with the E- EME-MEC Enhance.

Speaker speaker\_0: Okay.

Speaker speaker\_1: With, uh, dental and vision added on.

Speaker speaker\_0: Okay.

Speaker speaker\_1: With just employee.

Speaker speaker\_0: Okay. So I have MEC Enhance for \$42.68 weekly, vision for \$1.99 weekly, and then dental for \$3.38 weekly. That would be a weekly deduction of \$48.05 from your paycheck. Did you just wanna add these three?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Okay. Please allow one or two weeks for your staffing agency to start making this deduction. Once you see that they made the first deduction of the \$48.05 from your paycheck, the following Monday of that first deduction is when these plans become effective, okay? So I would be paying attention to your pay subs because it could be maybe just one week that passes or it could be-

Speaker speaker\_1: Okay.

Speaker speaker\_0: But it's typically one or two weeks-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... um, that you have to wait for them to finally start making that first deduction. But once you see that they did, the following Monday is when your plans become effective, and then by that first week of activation week, you should be receiving your dental card, vision card, and MEC Enhance card. And if you have like a doctor's appointment, um, whenever you become active and you still don't have your cards, you're welcome to contact us and we can send them to you via email as well.

Speaker speaker\_1: Okay. Excellent.

Speaker speaker\_0: And that was-

Speaker speaker\_1: Um...

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: 'Cause I know, um, on my address, my apartment is number 20. Is that on the address?

Speaker speaker\_0: Oh, yeah, I need to, I need to add that. No, it wasn't, apartment 20.

Speaker speaker\_1: Yes, ma'am. I just wanted to make sure so that way if it does come, I'm like, "Oh, there it is."

Speaker speaker\_0: Yes. And then I was gonna tell you that if for some reason you don't want any of these plans later on, um, you can cancel at any time. They don't have a restriction-

Speaker speaker\_1: Oh.

Speaker speaker\_0: ... saying that you have to keep them. So at any time you can cancel stuff, but the only time that you would have to add is within company open enrollment. But to take things off-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... you can cancel at any time. And then once you get your cards mailed out to you, you do get, um, like information regarding who to contact for what clinics to go to. It's called MultiPlan. If you look at the guide under Additional Value Added Services, the MultiPlan Network is on that list. So that's the number that you will-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... contact to find the list of preferred providers and that number is on the cards whenever you receive them, as well as for the dental and the vision. You get the carrier's information and then the pharmacy stuff. So all of that gets sent out to you.

Speaker speaker\_1: Okay. Excellent.

Speaker speaker\_0: Mm-hmm. Did you have any questions though?

Speaker speaker\_1: No, ma'am. You covered everything.

Speaker speaker\_0: All right. So now you just have to wait for the staffing agency to do that first deduction.

Speaker speaker\_1: Okay.

Speaker speaker\_0: All right. Well, I hope you have a great weekend. Thank you for your time.

Speaker speaker\_1: Thank you very much, ma'am. You as well.

Speaker speaker\_0: Thank you. Bye.