

Transcript: Estefania

Acevedo-6215589306089472-6400226930245632

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? Hi, Stephanie. I just got a notice that there's a lapse in coverage in the last one to two weeks due to a missed payroll deduction. Okay. What staffing agency do you work for? I worked for BG Staffing but I had put in my resignation... Oh, gosh. A f- week ago or so. Mm-hmm. Okay, so you're not going to work with them anymore? So they, um... My last day of work with them was the 26th... Was the... I'm sorry. Was the 3rd of January. Okay. Um, do you- And then, um- ... mind if I get in your file so that I can look at it? No. Uh, you said you worked with BGS. And then what are the last four of your socials? Uh, 3028, BG Staffing. And then your first and last name, please. Uh, Gillian Sartuchi. Okay. For security purposes, I do need you to verify your address and your date of birth. Mm-hmm. Sure. Um, the address on file should be 12254 Winfield Lake Circle. Um, and then my date of birth is 10/23/'95. I have a different address. Okay. So- Do you remember the previous address? Yeah. It's probably my mailing address. It's 48 Hyde Street, Weymouth, Mass. Okay, thank you. And then, um, it's 781-789-8443, your phone number? Correct. And then I have jmlastname@comcast.net. Is that correct? Yep, yep, that's right. Okay. And then I was gonna tell you, so if you're no longer with them, there's no way that they're gonna, like, obviously be giving you a paycheck. By the fifth week- Mm-hmm. ... that they don't get a, a pay- uh, sorry, a deduction out of your paycheck, the plan cancels out by itself. So by the fifth week- Okay, true. ... that you don't specifically get a deduction out of your paycheck, since you're no longer with them for obvious reasons, um, the plan cancels out automatically 'cause there's no way... Since for you to have active coverage, they have to be getting a deduction out of your paycheck- Well, it- ... specifically. So by the fifth week that they don't do so, the plan gets canceled. Anyway, and then I don't owe for those, um- No. You're not, no. Okay. 'Cause you would, you wou- For you to have this, um, insurance, you would have to be working with BGSF still. Right. I was working with them with the intent of staying on with them, which is why I had... It was literally b- my last day I had signed up for- Mm-hmm. ... um, insurance, and then I had gotten an offer from a location that I was working for with this te- staffing agency. So I took that offer. Yeah. Like, the next, the next Monday. So it was kind of, like, all happening at once. Gotcha. Okay, yeah. Yeah, 'cause by the fifth week that they don't get a deduction out of your paycheck- Mm-hmm. ... it gets canceled. And that's just reminding you that you don't have active coverage for this week of the 20th- Okay. ... from the 26th, because, well, they didn't get a deduction out of your paycheck. That's why you received that, um- Yeah. ... lapse in coverage, but that doesn't mean that you owe. Okay. It's just telling you that you don't have coverage. Right, okay. So, like, I couldn't use the coverage for anything is essentially what you're mean- what you're saying? Yes 'cause they never- Hmm. ... got a deduction so your coverage for that week isn't active. And if you're not gonna be

working- Mm-hmm. And if you're not gonna be with them no more, then I mean, it's gonna... I mean, I can go ahead and cancel it- That's okay. ... but it's gonna cancel out an-anyways 'cause you're not gonna be with them anymore. Okay. But if you want, I can go ahead and cancel it from my side. Um... It's your choice 'cause like I said- I just want to make sure I'm understanding this. ... by the, by the fifth week that they don't get a deduction, it just gets canceled completely. You go into something called COBRA by the fifth week of no deductions- Right. ... taken from your paycheck. Yeah, w- well, um- And that's like a different department. Right, um, I'm trying to figure out when my new... Not that it matters anyways 'cause I currently don't have coverage with CIC, but, um, my new coverage starts, like I have a lapse that starts in two weeks. So I're gonna have to wait 30 days to sign up for my new coverage at my new job. Oh, gotcha. Um, but I thought this- And then just keep in mind, since, since they don't do... If, if they don't get deductions, you won't have active coverage, okay? Right. So I technically don't have coverage anyway, so I guess it really doesn't matter. Um... It looks to me that when your last active coverage was on the 19th, then they didn't receive a deduction, um, from your paycheck for the- Mm-hmm. So that's why you're in the red. Right. Hm. Now, strange question, could I make a payment to you for what the- Yes. ... lapse is? Yes. Okay. So you could, you can make up to four direct payments, but either way- Mm-hmm. ... by the fifth week that they don't specifically get a deduction out of your paycheck, the coverage- Okay. ... gets canceled out. Mm-hmm. Okay. So you're allowed to make a direct payment so that you have active coverage- Mm-hmm. ... for, let's say, this week, and then- Right. ... let's say, um, again you're not working with them so there's no way they're gonna be able to get a deduction from the week of the 27th to the 2nd. So you're welcome- Mm-hmm. ... to call next Monday to give a direct payment if you want that week to be active. You can make up- Right, okay. ... to four direct payments, but by the fifth week, either way, you go into that COBRA. Right. And I'm, I'm only thinking that, I'm trying to, just trying it out with all my options because that fifth week will line up when my new insurance starts. So if I- Gotcha. ... just wanna make sure that should I have insurance, that we don't have to move any appointments. Just 'cause I have one... I mean, I have one appointment I can move that falls in between those five weeks, but, um, if I don't have to move it, I won't. What is the payment? Is, do you happen to know it? Yeah, um, let me see. It's \$27.92. Mm-hmm. That's for your Free Rx membership, the dental membership, and then your VIP Classic, which is the plan that covers doctor visits that's sick, hospital visits if injured, urgent care, emergency room, and even some surgeries. Okay. So you're allowed to make up to four direct payments, but either way, like I said, by the fifth week, that they don't get that deduction outta your paycheck regarding if you call and make direct payments or not. Mm-hmm. 'Cause it's not, like, taken outta your paycheck by the fifth week. Right. Uh, you go into that COBRA section. COBRA. And then I can just deny COBRA from there and I won't have insurance? Yeah, 'cause COBRA- So it's COBRA. Okay. COBRA is really if you just, um, let's say you still want these plans, you would have to reach out- Mm-hmm. ... to COBRA to continue them. Right. And they would, they would let you know from there. But that's a different department that we don't really have nothing to do with. Okay. Um, but, like I said- But it's- ... it cancels out by the fifth week. Right. So that fifth week that it cancels out is when my new insurance starts. So if I wanted to for the next two weeks to have insurance, I could pay \$27 a week to keep my insurance? Mm-hmm. Yep. You would have to- That makes sense. ... call, um, for those four weeks and make direct payments. Because I can take a direct payment for the week of the 20th to the 26th.

Mm-hmm. But I can't re- pay, I can't take future payments. So let's say you want,- Right. Okay. ... um, for next Monday, let's say you want- Mm-hmm. ... that week to be covered, you would have to call that Monday, or any of those days within that week and make a direct payment for that week. I see. I see. Mm-hmm. Okay. Um, interesting. Can you happen, do you happen to know the exact date in which that fifth week would be that it would stop? Just wanted to make sure about- So this would be- ... the timing in my head and This is not- ... this would be the first... Okay, so the, let me see. So it's one, two, three, four. I believe the 23rd. Let me make sure. It's one, two, three. If I'm not wrong, I believe the 16th from the week of February 25th, I think that would be the first day. Let me make sure. I'm sorry. I don't wanna- No, you're okay. ... make you do a wrong date. Let me look at my calendar . I believe, if I'm not wrong, it looks like February the 17th. That Friday? Okay. So, yeah. That's when it would expire? I believe that would be- Or is that the last day back in 34? I believe that would be the fifth week. 'Cause you- Okay, that makes sense. ... you could only pay for, for this week. This would be the first direct payment. Then next, next Monday would be... The second one? The second. Yeah, and then the third would be the four- Okay. The third would be the f- the third and then- Mm-hmm. ... the week of the 10th from the 16th would be the fourth. And then the week of the 17, February 17th- Mm-hmm. ... would be the, the last, the day it would- That last week? ... the week that it would cancel out. Yeah. 'Cause that would be- Right. Okay, so then come... ... the fifth week. Right, come the 23rd I wouldn't be able to, it would close out. Correct. Hmm. Okay. Actually, the se- Yeah, the week of the seven- February 17th from the 23rd would be your fifth week. That would be when it would cancel out and you wouldn't be able to call and make a direct payment. You would, if you did want to- On the 17th? Yep. If you would want to- Mm-hmm. ... continue your coverage, um, if you're no longer working with BG, you would have to contact COBRA and most likely- Okay. ... the only ones... Let me see which ones fall under COBRA. 'Cause y- I believe only the dental and then your VIP, the Free Rx does. Mm-hmm. So for- Right. My new insurance should theoretically start that week, so... Okay. If I wanna be covered for the next few weeks, that wouldn't be a bad idea. Hmm. Now, if I don't make a payment this week, can I not make one for next week? Yeah, you just won't have active coverage for those weeks. You don't have to make a payment- Okay. ... 'cause either way you're gonna go into COBRA by the fifth week if you make a payment or not- Anyway on, yeah. ... for those fifth... Yeah, 'cause you're not gonna be- Mm-hmm. They're not gonna be taking deductions outta your paycheck and for you to have active- Right. ... like, active coverage through them, they would have to be getting deductions from your paycheck. That's why you automatically go into that COBRA enrollment by the fifth week. Anyway. Right. Mm-hmm. Yeah. Yep. So why don't we just hold off on canceling and then I'll see if I want to, like, pay per week for the next few weeks until my new insurance rolls in. Okay. Yeah, that's fine. Not that I need it, but you know, gosh forbid I cancel it and then I need it . So. Okay. Yeah. Yeah, that is true. Mm-hmm. So let me see if next week I want to pay on Monday. Can I call this same number back on Monday to make a payment? Yeah, this is the number- Okay. ... that you would call to make the direct payment and then all you have to do is tell them, "Hey, I wanna make a direct payment for the week, for this week." And then they'll- Okay. ... go ahead and take it. Okay, yes. Okay. Awesome. Thank you for your help. I'm sorry I had so many questions. No, you're fine. It's okay . All righty. Thank you. You're welcome. And I was gonna tell you we're open from 8:00 AM up until 8:00 PM Eastern Time. Oh, okay, great. That's awesome. All righty. I will totally call back on Monday. Okay, that's fine. Have a nice

day. Thank you. You too. Bye-bye.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker_2: Hi, Stephanie. I just got a notice that there's a lapse in coverage in the last one to two weeks due to a missed payroll deduction.

Speaker speaker_1: Okay. What staffing agency do you work for?

Speaker speaker_2: I worked for BG Staffing but I had put in my resignation... Oh, gosh. A f-week ago or so.

Speaker speaker_1: Mm-hmm. Okay, so you're not going to work with them anymore?

Speaker speaker_2: So they, um... My last day of work with them was the 26th... Was the... I'm sorry. Was the 3rd of January.

Speaker speaker_1: Okay. Um, do you-

Speaker speaker_2: And then, um-

Speaker speaker_1: ... mind if I get in your file so that I can look at it?

Speaker speaker_2: No.

Speaker speaker_1: Uh, you said you worked with BGS. And then what are the last four of your socials?

Speaker speaker_2: Uh, 3028, BG Staffing.

Speaker speaker_1: And then your first and last name, please.

Speaker speaker_2: Uh, Gillian Sartuchi.

Speaker speaker_1: Okay. For security purposes, I do need you to verify your address and your date of birth.

Speaker speaker_2: Mm-hmm. Sure. Um, the address on file should be 12254 Winfield Lake Circle. Um, and then my date of birth is 10/23/'95.

Speaker speaker_1: I have a different address.

Speaker speaker_2: Okay. So-

Speaker speaker_1: Do you remember the previous address?

Speaker speaker_2: Yeah. It's probably my mailing address. It's 48 Hyde Street, Weymouth, Mass.

Speaker speaker_1: Okay, thank you. And then, um, it's 781-789-8443, your phone number?

Speaker speaker_2: Correct.

Speaker speaker_1: And then I have jmlastname@comcast.net. Is that correct?

Speaker speaker_2: Yep, yep, that's right.

Speaker speaker_1: Okay. And then I was gonna tell you, so if you're no longer with them, there's no way that they're gonna, like, obviously be giving you a paycheck. By the fifth week-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... that they don't get a, a pay- uh, sorry, a deduction out of your paycheck, the plan cancels out by itself. So by the fifth week-

Speaker speaker_2: Okay, true.

Speaker speaker_1: ... that you don't specifically get a deduction out of your paycheck, since you're no longer with them for obvious reasons, um, the plan cancels out automatically 'cause there's no way... Since for you to have active coverage, they have to be getting a deduction out of your paycheck-

Speaker speaker_2: Well, it-

Speaker speaker_1: ... specifically. So by the fifth week that they don't do so, the plan gets canceled.

Speaker speaker_2: Anyway, and then I don't owe for those, um-

Speaker speaker_1: No. You're not, no.

Speaker speaker_2: Okay.

Speaker speaker_1: 'Cause you would, you wou- For you to have this, um, insurance, you would have to be working with BGSF still.

Speaker speaker_2: Right. I was working with them with the intent of staying on with them, which is why I had... It was literally b- my last day I had signed up for-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... um, insurance, and then I had gotten an offer from a location that I was working for with this te- staffing agency. So I took that offer.

Speaker speaker_1: Yeah.

Speaker speaker_2: Like, the next, the next Monday. So it was kind of, like, all happening at once.

Speaker speaker_1: Gotcha. Okay, yeah. Yeah, 'cause by the fifth week that they don't get a deduction out of your paycheck-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... it gets canceled. And that's just reminding you that you don't have active coverage for this week of the 20th-

Speaker speaker_2: Okay.

Speaker speaker_1: ... from the 26th, because, well, they didn't get a deduction out of your paycheck. That's why you received that, um-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... lapse in coverage, but that doesn't mean that you owe.

Speaker speaker_2: Okay.

Speaker speaker_1: It's just telling you that you don't have coverage .

Speaker speaker_2: Right, okay. So, like, I couldn't use the coverage for anything is essentially what you're mean- what you're saying?

Speaker speaker_1: Yes 'cause they never-

Speaker speaker_2: Hmm.

Speaker speaker_1: ... got a deduction so your coverage for that week isn't active. And if you're not gonna be working-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And if you're not gonna be with them no more, then I mean, it's gonna... I mean, I can go ahead and cancel it-

Speaker speaker_2: That's okay.

Speaker speaker_1: ... but it's gonna cancel out an-anyways 'cause you're not gonna be with them anymore.

Speaker speaker_2: Okay.

Speaker speaker_1: But if you want, I can go ahead and cancel it from my side.

Speaker speaker_2: Um...

Speaker speaker_1: It's your choice 'cause like I said-

Speaker speaker_2: I just want to make sure I'm understanding this.

Speaker speaker_1: ... by the, by the fifth week that they don't get a deduction, it just gets canceled completely. You go into something called COBRA by the fifth week of no deductions-

Speaker speaker_2: Right.

Speaker speaker_1: ... taken from your paycheck.

Speaker speaker_2: Yeah, w- well, um-

Speaker speaker_1: And that's like a different department.

Speaker speaker_2: Right, um, I'm trying to figure out when my new... Not that it matters anyways 'cause I currently don't have coverage with CIC, but, um, my new coverage starts, like I have a lapse that starts in two weeks. So I're gonna have to wait 30 days to sign up for my new coverage at my new job.

Speaker speaker_1: Oh, gotcha.

Speaker speaker_2: Um, but I thought this-

Speaker speaker_1: And then just keep in mind, since, since they don't do... If, if they don't get deductions, you won't have active coverage, okay?

Speaker speaker_2: Right. So I technically don't have coverage anyway, so I guess it really doesn't matter. Um...

Speaker speaker_1: It looks to me that when your last active coverage was on the 19th, then they didn't receive a deduction, um, from your paycheck for the-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: So that's why you're in the red.

Speaker speaker_2: Right. Hm. Now, strange question, could I make a payment to you for what the-

Speaker speaker_1: Yes.

Speaker speaker_2: ... lapse is?

Speaker speaker_1: Yes.

Speaker speaker_2: Okay.

Speaker speaker_1: So you could, you can make up to four direct payments, but either way-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... by the fifth week that they don't specifically get a deduction out of your paycheck, the coverage-

Speaker speaker_2: Okay.

Speaker speaker_1: ... gets canceled out.

Speaker speaker_2: Mm-hmm. Okay.

Speaker speaker_1: So you're allowed to make a direct payment so that you have active coverage-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... for, let's say, this week, and then-

Speaker speaker_2: Right.

Speaker speaker_1: ... let's say, um, again you're not working with them so there's no way they're gonna be able to get a deduction from the week of the 27th to the 2nd. So you're welcome-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... to call next Monday to give a direct payment if you want that week to be active. You can make up-

Speaker speaker_2: Right, okay.

Speaker speaker_1: ... to four direct payments, but by the fifth week, either way, you go into that COBRA.

Speaker speaker_2: Right. And I'm, I'm only thinking that, I'm trying to, just trying it out with all my options because that fifth week will line up when my new insurance starts. So if I-

Speaker speaker_1: Gotcha.

Speaker speaker_2: ... just wanna make sure that should I have insurance, that we don't have to move any appointments. Just 'cause I have one... I mean, I have one appointment I can move that falls in between those five weeks, but, um, if I don't have to move it, I won't. What is the payment? Is, do you happen to know it?

Speaker speaker_1: Yeah, um, let me see. It's \$27.92.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: That's for your Free Rx membership, the dental membership, and then your VIP Classic, which is the plan that covers doctor visits that's sick, hospital visits if injured, urgent care, emergency room, and even some surgeries.

Speaker speaker_2: Okay.

Speaker speaker_1: So you're allowed to make up to four direct payments, but either way, like I said, by the fifth week, that they don't get that deduction outta your paycheck regarding if you call and make direct payments or not.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: 'Cause it's not, like, taken outta your paycheck by the fifth week.

Speaker speaker_2: Right.

Speaker speaker_1: Uh, you go into that COBRA section.

Speaker speaker_2: COBRA. And then I can just deny COBRA from there and I won't have insurance?

Speaker speaker_1: Yeah, 'cause COBRA-

Speaker speaker_2: So it's COBRA. Okay.

Speaker speaker_1: COBRA is really if you just, um, let's say you still want these plans, you would have to reach out-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... to COBRA to continue them.

Speaker speaker_2: Right.

Speaker speaker_1: And they would, they would let you know from there. But that's a different department that we don't really have nothing to do with.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, but, like I said-

Speaker speaker_2: But it's-

Speaker speaker_1: ... it cancels out by the fifth week.

Speaker speaker_2: Right. So that fifth week that it cancels out is when my new insurance starts. So if I wanted to for the next two weeks to have insurance, I could pay \$27 a week to keep my insurance?

Speaker speaker_1: Mm-hmm. Yep. You would have to-

Speaker speaker_2: That makes sense.

Speaker speaker_1: ... call, um, for those four weeks and make direct payments. Because I can take a direct payment for the week of the 20th to the 26th.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: But I can't re- pay, I can't take future payments. So let's say you want,-

Speaker speaker_2: Right. Okay.

Speaker speaker_1: ... um, for next Monday, let's say you want-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... that week to be covered, you would have to call that Monday, or any of those days within that week and make a direct payment for that week.

Speaker speaker_2: I see. I see. Mm-hmm. Okay. Um, interesting. Can you happen, do you happen to know the exact date in which that fifth week would be that it would stop? Just wanted to make sure about-

Speaker speaker_1: So this would be-

Speaker speaker_2: ... the timing in my head and

Speaker speaker_3: This is not-

Speaker speaker_1: ... this would be the first... Okay, so the, let me see. So it's one, two, three, four. I believe the 23rd. Let me make sure. It's one, two, three. If I'm not wrong, I believe the 16th from the week of February 25th, I think that would be the first day. Let me make sure. I'm sorry. I don't wanna-

Speaker speaker_2: No, you're okay.

Speaker speaker_3: ... make you do a wrong date.

Speaker speaker_1: Let me look at my calendar . I believe, if I'm not wrong, it looks like February the 17th.

Speaker speaker_2: That Friday? Okay.

Speaker speaker_1: So, yeah.

Speaker speaker_2: That's when it would expire?

Speaker speaker_1: I believe that would be-

Speaker speaker_2: Or is that the last day back in 34?

Speaker speaker_1: I believe that would be the fifth week. 'Cause you-

Speaker speaker_2: Okay, that makes sense.

Speaker speaker_1: ... you could only pay for, for this week. This would be the first direct payment. Then next, next Monday would be...

Speaker speaker_2: The second one?

Speaker speaker_1: The second. Yeah, and then the third would be the four-

Speaker speaker_2: Okay.

Speaker speaker_1: The third would be the f- the third and then-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... the week of the 10th from the 16th would be the fourth. And then the week of the 17, February 17th-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... would be the, the last, the day it would-

Speaker speaker_2: That last week?

Speaker speaker_1: ... the week that it would cancel out. Yeah. 'Cause that would be-

Speaker speaker_2: Right. Okay, so then come...

Speaker speaker_1: ... the fifth week.

Speaker speaker_2: Right, come the 23rd I wouldn't be able to, it would close out.

Speaker speaker_1: Correct.

Speaker speaker_2: Hmm. Okay.

Speaker speaker_1: Actually, the se- Yeah, the week of the seven- February 17th from the 23rd would be your fifth week. That would be when it would cancel out and you wouldn't be able to call and make a direct payment. You would, if you did want to-

Speaker speaker_2: On the 17th?

Speaker speaker_1: Yep. If you would want to-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... continue your coverage, um, if you're no longer working with BG, you would have to contact COBRA and most likely-

Speaker speaker_2: Okay.

Speaker speaker_1: ... the only ones... Let me see which ones fall under COBRA. 'Cause y- I believe only the dental and then your VIP, the Free Rx does.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: So for-

Speaker speaker_2: Right. My new insurance should theoretically start that week, so...

Speaker speaker_3: Okay.

Speaker speaker_2: If I wanna be covered for the next few weeks, that wouldn't be a bad idea. Hmm. Now, if I don't make a payment this week, can I not make one for next week?

Speaker speaker_1: Yeah, you just won't have active coverage for those weeks. You don't have to make a payment-

Speaker speaker_2: Okay.

Speaker speaker_1: ... 'cause either way you're gonna go into COBRA by the fifth week if you make a payment or not-

Speaker speaker_2: Anyway on, yeah.

Speaker speaker_1: ... for those fifth... Yeah, 'cause you're not gonna be-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: They're not gonna be taking deductions outta your paycheck and for you to have active-

Speaker speaker_2: Right.

Speaker speaker_1: ... like, active coverage through them, they would have to be getting deductions from your paycheck. That's why you automatically go into that COBRA enrollment by the fifth week.

Speaker speaker_2: Anyway. Right.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Yeah. Yep. So why don't we just hold off on canceling and then I'll see if I want to, like, pay per week for the next few weeks until my new insurance rolls in.

Speaker speaker_1: Okay. Yeah, that's fine.

Speaker speaker_2: Not that I need it, but you know, gosh forbid I cancel it and then I need it . So.

Speaker speaker_1: Okay. Yeah. Yeah, that is true. Mm-hmm.

Speaker speaker_2: So let me see if next week I want to pay on Monday. Can I call this same number back on Monday to make a payment?

Speaker speaker_1: Yeah, this is the number-

Speaker speaker_2: Okay.

Speaker speaker_1: ... that you would call to make the direct payment and then all you have to do is tell them, "Hey, I wanna make a direct payment for the week, for this week." And then they'll-

Speaker speaker_2: Okay.

Speaker speaker_1: ... go ahead and take it.

Speaker speaker_2: Okay, yes. Okay. Awesome. Thank you for your help. I'm sorry I had so many questions.

Speaker speaker_1: No, you're fine. It's okay .

Speaker speaker_2: All righty. Thank you.

Speaker speaker_1: You're welcome. And I was gonna tell you we're open from 8:00 AM up until 8:00 PM Eastern Time.

Speaker speaker_2: Oh, okay, great. That's awesome.

Speaker speaker_1: All righty.

Speaker speaker_2: I will totally call back on Monday.

Speaker speaker_1: Okay, that's fine. Have a nice day.

Speaker speaker_2: Thank you. You too. Bye-bye.