

Transcript: Estefania

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Full Transcript

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hi, Stephanie. I would like to know, like, what specific benefits I'm signed up for 'cause I wanna make sure that I'm, like, signed up for everything basically. Okay. Yeah, I can check. What staff and agency do you work for? I work for Noor Associates, N-O-O-R. Okay. And then what are the last four of your Social? 3154. Okay. Give me one second. And then your first and last name? Jendayi Omowale. For security purposes, can you verify your address and date of birth? 2106 Fulton Street, Apartment 4R, Brooklyn, New York, 11233. Um, and my date of birth, November 29, 2000. And then what was your ZIP code? 11233. Okay, thank you. Um, so you're actually not enrolled into any of the plans yet, but you are eligible to enroll. Do you wanna go ahead and do that enrollment? Yes, I would. Okay. And then what's a good contact number? Is it the one that you're calling from, the 917-244-6264? Yes, absolutely. And then I have, um, J-E-N-N-T-A-U@gmail.com? Yes. Okay. All right. And then did you want me to go ahead and send you that benefit guide to your email file? What the benefit guide has, it has all the plans that they offer, as well the prices to those plans. So I can go over them, and then you can look at them while I go over them, just so that you can get, like, a visual about what I'm talking about. Sure. Okay. Is that a good email to send it to? Yes. Yes, it is. All right. Give me one second. Let me go ahead and email that to you. Okay. I went ahead and sent it to your email. Do you mind verifying if you've received it? It should come from an email that says info@benefitsinacard.com. Yes. All right. So when you open that, it's gonna open up the PDF for all the plans that they offer. So are you looking into enrolling by yourself or with dependents? Uh, just myself. Okay. So the first plan that I'm gonna go over, it's called the Stay Healthy MEC. So this plan is only a preventative plan. So what I mean by preventative, it's only gonna cover, like, one physical visit a year, some vaccinations, some STD screenings, some cancer screening, and even some counseling. But it's only for your preventative services, so it's not gonna cover any doctor visits if sick, hospital visits if injured, urgent care, emergency room, nor surgeries. So... And it does require you to stay within the network as well to receive coverage. Um, so you do have to maintain within the network. It does, however, offer prescription benefits through ElecCar. If you were to get this plan for employee only, it would be a weekly deduction of \$14.76 from your paycheck. So this one's for the preventative services. And then the second plan that they offer is called the VIP Classic. So this plan will cover doctor visits if sick, hospitalization visits if injured, urgent care, emergency room, and surgeries, as well as the ElitePro. For these two plans, both the VIP Classic and the ElitePro, doesn't require you to stay within the network, so you can get out of the network. As long as I take that insurance, you can be covered. They do also offer prescription benefits, but only through Pharmacoville, which you can pay up to \$10, \$20, \$30, depending on the generic medication. And for the non-generics, they do offer you a discount.

These two plans do include virtual urgent care, which means they offer medical assistance virtually via a telephone call or video call with medical providers. And they cover a flat fee towards your hospital indemnity services. Out of the two, it looks like the ElitePro doesn't cover rehabilitation benefit and the VIP Classic does. But the VIP Classic doesn't cover inpatient surgery, general anesthesia benefit, minor diagnostic, while the VIP ElitePro does. And the ElitePro doesn't include critical illness benefit rider, individual, spouse, or child, while the VIP Classic does. If you choose between these two plans, being the VIP Classic and the Elite Pro, the VIP Classic would be weekly deduction of \$23.69. While the Elite Pro would be \$28.14 monthly. And then, of course, they do offer additional benefits, which would be like your dental, vision, critical illness, and those do have their separate deductions to them. So depending on how many plans you were to select and which ones has a lot to do with how much weekly deduction is out of your paycheck. Did you have any questions about any of those plans? Um, sure. I guess, I would say, so like the only, uh, thing that I pretty much get on a regular basis are like two, um, prescriptions, a spironol- spironolactone and metformin, which are like for my PCOS. Mm-hmm. So, like based off of that, is it better to get the VIP Classic or the Elite Pro? So, I'm not really, since we're just the healthcare administrators, I don't have a list of the like prescriptions that are covered. So prior to enrolling, if you're not so sure yet, 'cause I wouldn't be able to answer that question, I know that, um, the Lite Pro covers a little bit more in like dollar amount as well as certain areas, but they go through the same pharmacy. Okay, got you. Um, okay. Then I think, I think in that case, I would like to go with the Elite Pro. Okay. And then I was also gonna tell you that if you have questions regarding that, I would recommend to reach out to Pharmaville, because they both go- Got you. ... through Pharmaville when it comes to their prescription benefits. And I can offer that number to you as well, just in case you're curious about that. You can always call them and then, um, ask. They'll tell you just by the name. Awesome. Yeah, could I get their number? Yes. Um, let me know when you're ready. I'm ready. That's 800-933-3734 and then that's Pharmaville. That's who you would be going through if you do get the VIP Classic or the Elite Pro. And then if you would go through, um, Elexir, which is your stay healthy plan, which is only for prevention, that one I have their number as well, just in case you're curious. Um- Or did you just want the Pharmaville one? Wait, sorry, could you... What was the other one? Sorry, I missed that. Um, I was telling you that just in case you were curious regarding your stay healthy MEC plan, I also have their pharmacy carrier number. Oh, yeah. For sure. So that one, it would be through Elexir, that's E-L-E-X-I-R, and their phone number is 800-771-4648, and that would be for your stay healthy MEC plan, if you were to get that one. Gotcha. And then the other two are through Pharmaville. Awesome. And then, um, did you wanna go ahead and enroll those, or did you wanna think about which one? I was gonna tell you that your last day to enroll, if you're not so sure yet, would be the 21st of February. Um, I- I would like to enroll now. Okay. Did you still wanna do the Elite Pro? Yes, absolutely. Okay. All right, so that one for employee would be a weekly deduction of \$28.14 from your paycheck. Did you wanna add any additional benefits? That's like the dental plan, short-term, term-life, vision, critical illness, group accident, behavior health, or identity protection. And if you want me to go over any of those, I can as well. Absolutely. I would definitely like to be enrolled for, um, dental, vision, um, term-life, um, behavioral health. Uh, could you explain the Social Plus one though? Yeah. Okay, so if you want, I can go over all of those actually. Um, so for your dental plan, a preventative visit is covered at 100%. Something basic, like if you go

for a cleansing of the teeth, that's covered at 80%. Basic restorative, so if they find like a cavity and gotta fill it, that would be considered a basic restorative, so that would be covered at 80%. X-rays are also covered at 80%. And your annual maximum is \$750. For the dental plan however, you would have to give a one-time deductible. So if you choose the employee plan, that would be a one-time deductible of just \$50, and you just have to provide that once. Gotcha. And then for vision, vision has its copays. So, the copay for an eye exam, if you go, you just have to pay \$10. Copay for lenses and frames, you would have to pay 25. Copay for contact lens fittings, that would be zero dollars, and they give you a frame allowance of 130. So if you get some that are a little bit more than that, they'll cover 130, and then you're responsible for the remaining balance. And that one, for employees, \$2.42 weekly. And then you said term life? Yeah. Um, this one, employees up to the age of 64 get \$5,000, spouse, \$2,500, children six months up to the age of 26, \$2,500, children 14 days up to six months, \$500, and the employee plan is \$0.60. And then, you said behavioral health, so for the behavioral health, that's only virtual, okay? Um, so it's only virtual behavior health. Counseling, no co-pays or fees, seasonal, available via telephone or video, immediate cr-support, supportive counseling and sequence sessions, 100% follow-up with original counselors. So it's only counseling virtually, okay? Okay. And then, you said that you wanted me to go over the Social Plus? Yeah. You have- And also, if you could go over the, um, 24-hour group accident too, as well. Hmm. Okay. Sorry, I lost that page there. And the ID Social Plus, so technically what that is, is just identity protection. Like, if you were to get your identity stolen? Oh, okay, okay, okay. Yeah. So it's identity Social Plus by ID Expert provides identity theft protection to keep you safe from fraud. That one, it looks like it's a dollar and 80 weekly f- if you were to choose that one. And then the 24-hour group accident, so for hospital emergency rooms, they'll cover a flat fee of 250. For physician office, they would cover a flat fee of \$50. Emergency dental work, they would cover \$50 as well. Hospital admission, they will cover a flat fee of 250. Daily hospital confinement, they'll cover \$100. Intensive care, they'll cover 2,500. Accidental death and dismemberment, employees up to \$15,000, spouse up to 15,000, children up to 7,500. If the ambulance was supposed to, like, get you ground or air, they'll cover a flat fee of 250. Medical ill- imaging, they'll cover \$100. If you select this plan, that would be a dollar and 80 cents weekly. Okay. So- Okay. ... so far, we have the Enlight Pro, dental, term life, vision. Did you say you wanted to do behavioral health? Yeah, I wanted to do behavioral health, and then I also would like to add the 24-hour group. Okay. Okay, so, so far I have Enlight Pro, which is your medical plan. For employee only for \$28.14. I have dental for \$5.40 for employee plan, term life for 60 cents for the employee plan, \$2.42 for the vision plan, group accident, I've got a dollar and 80 cents for the plan of employee. Behavioral health, I have a dollar and 41 for the employee plan. That would be a weekly deduction of \$39.83. Did... Were you happy with these selections, or did you wanna add any, or just these? Uh, these work. Thank you so much. Okay. Um, do you allow Norris Staffing Group to make the weekly deduction of \$39.83 weekly for these plans? Yes. Okay. Please allow one or two weeks for your staffing agency to start making this deduction. Once you see the very first deduction of the \$39.83 come out of your paycheck, the following Monday of this first deduction is when your plans become effective. So, it could be one or two weeks. I would just be looking at your pay stubs. Once you see that they finally deducted that amount, which is 39.83, the following Monday of that deduction is when those plans become effective. And by that first week, either that Thursday or Friday of your first week with active coverage, you

should be getting three cards, your dental, your vision, and your Enlight Pro, which is your medical card. And if for some reason you have, like, a doctor's appointment and you still don't have your cards, you're welcome to call this number and we can email them to your email as well. Awesome. Thank you so much. All right. And then, just in case you wanna add anything or something like that, um, you have till, I believe I told you, till the 22nd, if I'm not mistaken, let me just verify, to call in and add anything 'cause after the deadline that I give you, they're gonna tell you that you have to wait within company open enrollment. Um, so let's see. Okay, yeah, so the 21st of February is your last day to make any changes, um, in the plan if you wanna add anything. At any time, you can take anything off. But to add anything, you would have to do it before the 21st. Okay. Cool. Okay. Did you want to add a beneficiary so if something was to happen to you, who would get that money? Yes, absolutely. Who do you want to put down? Um, I'd like to put down, um, my brother's, uh, I can spell his name. Okay, what is it? Um, first name T-A-U. Uh-huh. And then last n- uh, last name is O-M-O W-A-L-E. Okay. Let me make sure I spelled that right. You said O-M-O W- Oh. Oh, sorry. I, I interrupted you. O-M-O W-A-L-E. Okay, thank you. O-M-O W-A-L-E? Yes. Okay, and then T-A-U? Yeah. All right. Okay, I got your brother in there. Now you just gotta wait for your deduction and then you'll be covered. Awesome. Thank you. You're welcome. Have a nice night. You too. Have a great night.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker_1: Hi, Stephanie. I would like to know, like, what specific benefits I'm signed up for 'cause I wanna make sure that I'm, like, signed up for everything basically.

Speaker speaker_0: Okay. Yeah, I can check. What staff and agency do you work for?

Speaker speaker_1: I work for Noor Associates, N-O-O-R.

Speaker speaker_0: Okay. And then what are the last four of your Social?

Speaker speaker_1: 3154.

Speaker speaker_0: Okay. Give me one second. And then your first and last name?

Speaker speaker_1: Jendayi Omowale.

Speaker speaker_0: For security purposes, can you verify your address and date of birth?

Speaker speaker_1: 2106 Fulton Street, Apartment 4R, Brooklyn, New York, 11233. Um, and my date of birth, November 29, 2000.

Speaker speaker_0: And then what was your ZIP code?

Speaker speaker_1: 11233.

Speaker speaker_0: Okay, thank you. Um, so you're actually not enrolled into any of the plans yet, but you are eligible to enroll. Do you wanna go ahead and do that enrollment?

Speaker speaker_1: Yes, I would.

Speaker speaker_0: Okay. And then what's a good contact number? Is it the one that you're calling from, the 917-244-6264?

Speaker speaker_1: Yes, absolutely.

Speaker speaker_0: And then I have, um, J-E-N-N-T-A-U@gmail.com?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. All right. And then did you want me to go ahead and send you that benefit guide to your email file? What the benefit guide has, it has all the plans that they offer, as well the prices to those plans. So I can go over them, and then you can look at them while I go over them, just so that you can get, like, a visual about what I'm talking about.

Speaker speaker_1: Sure.

Speaker speaker_0: Okay. Is that a good email to send it to?

Speaker speaker_1: Yes. Yes, it is.

Speaker speaker_0: All right. Give me one second. Let me go ahead and email that to you. Okay. I went ahead and sent it to your email. Do you mind verifying if you've received it? It should come from an email that says info@benefitsinacard.com.

Speaker speaker_1: Yes.

Speaker speaker_0: All right. So when you open that, it's gonna open up the PDF for all the plans that they offer. So are you looking into enrolling by yourself or with dependents?

Speaker speaker_1: Uh, just myself.

Speaker speaker_0: Okay. So the first plan that I'm gonna go over, it's called the Stay Healthy MEC. So this plan is only a preventative plan. So what I mean by preventative, it's only gonna cover, like, one physical visit a year, some vaccinations, some STD screenings, some cancer screening, and even some counseling. But it's only for your preventative services, so it's not gonna cover any doctor visits if sick, hospital visits if injured, urgent care, emergency room, nor surgeries. So... And it does require you to stay within the network as well to receive coverage. Um, so you do have to maintain within the network. It does, however, offer prescription benefits through ElecCar. If you were to get this plan for employee only, it would be a weekly deduction of \$14.76 from your paycheck. So this one's for the preventative services. And then the second plan that they offer is called the VIP Classic. So this plan will cover doctor visits if sick, hospitalization visits if injured, urgent care, emergency room, and surgeries, as well as the ElitePro. For these two plans, both the VIP Classic and the ElitePro, doesn't require you to stay within the network, so you can get out of the network. As long as I take that insurance, you can be covered. They do also offer prescription benefits, but only through Pharmacoville, which you can pay up to \$10, \$20, \$30, depending on the generic

medication. And for the non-generics, they do offer you a discount. These two plans do include virtual urgent care, which means they offer medical assistance virtually via a telephone call or video call with medical providers. And they cover a flat fee towards your hospital indemnity services. Out of the two, it looks like the ElitePro doesn't cover rehabilitation benefit and the VIP Classic does. But the VIP Classic doesn't cover inpatient surgery, general anesthesia benefit, minor diagnostic, while the VIP ElitePro does. And the ElitePro doesn't include critical illness benefit rider, individual, spouse, or child, while the VIP Classic does. If you choose between these two plans, being the VIP Classic and the Elite Pro, the VIP Classic would be weekly deduction of \$23.69. While the Elite Pro would be \$28.14 monthly. And then, of course, they do offer additional benefits, which would be like your dental, vision, critical illness, and those do have their separate deductions to them. So depending on how many plans you were to select and which ones has a lot to do with how much weekly deduction is out of your paycheck. Did you have any questions about any of those plans?

Speaker speaker_2: Um, sure. I guess, I would say, so like the only, uh, thing that I pretty much get on a regular basis are like two, um, prescriptions, a spironol- spironolactone and metformin, which are like for my PCOS.

Speaker speaker_0: Mm-hmm.

Speaker speaker_2: So, like based off of that, is it better to get the VIP Classic or the Elite Pro?

Speaker speaker_0: So, I'm not really, since we're just the healthcare administrators, I don't have a list of the like prescriptions that are covered. So prior to enrolling, if you're not so sure yet, 'cause I wouldn't be able to answer that question, I know that, um, the Lite Pro covers a little bit more in like dollar amount as well as certain areas, but they go through the same pharmacy.

Speaker speaker_2: Okay, got you. Um, okay. Then I think, I think in that case, I would like to go with the Elite Pro.

Speaker speaker_0: Okay. And then I was also gonna tell you that if you have questions regarding that, I would recommend to reach out to Pharmaville, because they both go-

Speaker speaker_2: Got you.

Speaker speaker_0: ... through Pharmaville when it comes to their prescription benefits. And I can offer that number to you as well, just in case you're curious about that. You can always call them and then, um, ask. They'll tell you just by the name.

Speaker speaker_2: Awesome. Yeah, could I get their number?

Speaker speaker_0: Yes. Um, let me know when you're ready.

Speaker speaker_2: I'm ready.

Speaker speaker_0: That's 800-933-3734 and then that's Pharmaville. That's who you would be going through if you do get the VIP Classic or the Elite Pro. And then if you would go

through, um, Elexir, which is your stay healthy plan, which is only for prevention, that one I have their number as well, just in case you're curious.

Speaker speaker_2: Um-

Speaker speaker_0: Or did you just want the Pharmaville one?

Speaker speaker_2: Wait, sorry, could you... What was the other one? Sorry, I missed that.

Speaker speaker_0: Um, I was telling you that just in case you were curious regarding your stay healthy MEC plan, I also have their pharmacy carrier number.

Speaker speaker_2: Oh, yeah. For sure.

Speaker speaker_0: So that one, it would be through Elexir, that's E-L-E-X-I-R, and their phone number is 800-771-4648, and that would be for your stay healthy MEC plan, if you were to get that one.

Speaker speaker_2: Gotcha.

Speaker speaker_0: And then the other two are through Pharmaville.

Speaker speaker_2: Awesome.

Speaker speaker_0: And then, um, did you wanna go ahead and enroll those, or did you wanna think about which one? I was gonna tell you that your last day to enroll, if you're not so sure yet, would be the 21st of February.

Speaker speaker_2: Um, I- I would like to enroll now.

Speaker speaker_0: Okay. Did you still wanna do the Elite Pro?

Speaker speaker_2: Yes, absolutely.

Speaker speaker_0: Okay. All right, so that one for employee would be a weekly deduction of \$28.14 from your paycheck. Did you wanna add any additional benefits? That's like the dental plan, short-term, term-life, vision, critical illness, group accident, behavior health, or identity protection. And if you want me to go over any of those, I can as well.

Speaker speaker_2: Absolutely. I would definitely like to be enrolled for, um, dental, vision, um, term-life, um, behavioral health. Uh, could you explain the Social Plus one though?

Speaker speaker_0: Yeah. Okay, so if you want, I can go over all of those actually. Um, so for your dental plan, a preventative visit is covered at 100%. Something basic, like if you go for a cleansing of the teeth, that's covered at 80%. Basic restorative, so if they find like a cavity and gotta fill it, that would be considered a basic restorative, so that would be covered at 80%. X-rays are also covered at 80%. And your annual maximum is \$750. For the dental plan however, you would have to give a one-time deductible. So if you choose the employee plan, that would be a one-time deductible of just \$50, and you just have to provide that once.

Speaker speaker_2: Gotcha.

Speaker speaker_0: And then for vision, vision has its copays. So, the copay for an eye exam, if you go, you just have to pay \$10. Copay for lenses and frames, you would have to pay 25. Copay for contact lens fittings, that would be zero dollars, and they give you a frame allowance of 130. So if you get some that are a little bit more than that, they'll cover 130, and then you're responsible for the remaining balance. And that one, for employees, \$2.42 weekly. And then you said term life?

Speaker speaker_2: Yeah.

Speaker speaker_0: Um, this one, employees up to the age of 64 get \$5,000, spouse, \$2,500, children six months up to the age of 26, \$2,500, children 14 days up to six months, \$500, and the employee plan is \$0.60. And then, you said behavioral health, so for the behavioral health, that's only virtual, okay? Um, so it's only virtual behavior health. Counseling, no co-pays or fees, seasonal, available via telephone or video, immediate cr- support, supportive counseling and sequence sessions, 100% follow-up with original counselors. So it's only counseling virtually, okay?

Speaker speaker_2: Okay.

Speaker speaker_0: And then, you said that you wanted me to go over the Social Plus?

Speaker speaker_2: Yeah.

Speaker speaker_0: You have-

Speaker speaker_2: And also, if you could go over the, um, 24-hour group accident too, as well.

Speaker speaker_0: Hmm. Okay. Sorry, I lost that page there. And the ID Social Plus, so technically what that is, is just identity protection. Like, if you were to get your identity stolen?

Speaker speaker_2: Oh, okay, okay, okay.

Speaker speaker_0: Yeah. So it's identity Social Plus by ID Expert provides identity theft protection to keep you safe from fraud. That one, it looks like it's a dollar and 80 weekly f- if you were to choose that one. And then the 24-hour group accident, so for hospital emergency rooms, they'll cover a flat fee of 250. For physician office, they would cover a flat fee of \$50. Emergency dental work, they would cover \$50 as well. Hospital admission, they will cover a flat fee of 250. Daily hospital confinement, they'll cover \$100. Intensive care, they'll cover 2,500. Accidental death and dismemberment, employees up to s- 15,000, spouse up to 15,000, children up to 7,500. If the ambulance was supposed to, like, get you ground or air, they'll cover a flat fee of 250. Medical ill- imaging, they'll cover \$100. If you select this plan, that would be a dollar and 80 cents weekly.

Speaker speaker_2: Okay.

Speaker speaker_0: So-

Speaker speaker_2: Okay.

Speaker speaker_0: ... so far, we have the Enlight Pro, dental, term life, vision. Did you say you wanted to do behavioral health?

Speaker speaker_2: Yeah, I wanted to do behavioral health, and then I also would like to add the 24-hour group.

Speaker speaker_0: Okay. Okay, so, so far I have Enlight Pro, which is your medical plan. For employee only for \$28.14. I have dental for \$5.40 for employee plan, term life for 60 cents for the employee plan, \$2.42 for the vision plan, group accident, I've got a dollar and 80 cents for the plan of employee. Behavioral health, I have a dollar and 41 for the employee plan. That would be a weekly deduction of \$39.83. Did... Were you happy with these selections, or did you wanna add any, or just these?

Speaker speaker_2: Uh, these work. Thank you so much.

Speaker speaker_0: Okay. Um, do you allow Norris Staffing Group to make the weekly deduction of \$39.83 weekly for these plans?

Speaker speaker_2: Yes.

Speaker speaker_0: Okay. Please allow one or two weeks for your staffing agency to start making this deduction. Once you see the very first deduction of the \$39.83 come out of your paycheck, the following Monday of this first deduction is when your plans become effective. So, it could be one or two weeks. I would just be looking at your pay stubs. Once you see that they finally deducted that amount, which is 39.83, the following Monday of that deduction is when those plans become effective. And by that first week, either that Thursday or Friday of your first week with active coverage, you should be getting three cards, your dental, your vision, and your Enlight Pro, which is your medical card. And if for some reason you have, like, a doctor's appointment and you still don't have your cards, you're welcome to call this number and we can email them to your email as well.

Speaker speaker_2: Awesome. Thank you so much.

Speaker speaker_0: All right. And then, just in case you wanna add anything or something like that, um, you have till, I believe I told you, till the 22nd, if I'm not mistaken, let me just verify, to call in and add anything 'cause after the deadline that I give you, they're gonna tell you that you have to wait within company open enrollment. Um, so let's see. Okay, yeah, so the 21st of February is your last day to make any changes, um, in the plan if you wanna add anything. At any time, you can take anything off. But to add anything, you would have to do it before the 21st.

Speaker speaker_2: Okay. Cool.

Speaker speaker_0: Okay. Did you want to add a beneficiary so if something was to happen to you, who would get that money?

Speaker speaker_2: Yes, absolutely.

Speaker speaker_0: Who do you want to put down?

Speaker speaker_2: Um, I'd like to put down, um, my brother's, uh, I can spell his name.

Speaker speaker_0: Okay, what is it?

Speaker speaker_2: Um, first name T-A-U.

Speaker speaker_0: Uh-huh.

Speaker speaker_2: And then last n- uh, last name is O-M-O W-A-L-E.

Speaker speaker_0: Okay. Let me make sure I spelled that right. You said O-M-O W-

Speaker speaker_2: Oh. Oh, sorry. I, I interrupted you. O-M-O W-A-L-E.

Speaker speaker_0: Okay, thank you. O-M-O W-A-L-E?

Speaker speaker_2: Yes.

Speaker speaker_0: Okay, and then T-A-U?

Speaker speaker_2: Yeah.

Speaker speaker_0: All right. Okay, I got your brother in there. Now you just gotta wait for your deduction and then you'll be covered.

Speaker speaker_2: Awesome. Thank you.

Speaker speaker_0: You're welcome. Have a nice night.

Speaker speaker_2: You too. Have a great night.