Transcript: Estefania Acevedo-6693632699482112-5383854773714944

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 wanted to know if my, um, coverage is still active. Okay. Um, what staffing agency do you work for? Oxford. And then what are the last four of your Social? 8284. Okay, thank you. Could I please get your first and last name? Uh, Nishant Sood. Okay. For security purposes, I will need you to verify your address and also your date of birth for me. Uh, address, uh, 3331 Davendale Road, Rochester Hills, 48309. And date of birth is December 19, 1987. Okay, thank you. Is your phone number still the 408-493-9965? Yes. Okay. And then I have your phone number... uh, I'm sorry... your, um, email as your first name, last name, th- the number five @gmail.com? Yes. Okay. Thank you. Um, so you currently don't have active coverage. We haven't received a payment. Um, it looks like you haven't had coverage since November 18. Oh, wow. So can it be regained or no? So you would have to... um, are you still working with that staffing agency by any chance? Um, I mean, I am still working with it, but I don't have a active contract at this moment. Gotcha. Okay. So you're welcome to make up to four direct payments to have- Mm-hmm. ... um, active coverage. So you could pay for the 18, the 25th, and then for this week also, or you could pay for- Mm-hmm. ... just this week to have active coverage. They allow you to make up to four direct payments. Mm-hmm. By the fifth week that we don't specifically get a direct, um, deduction out of your paycheck. You go into something called COBRA enrollment. So from there- Mm-hmm. ... you would have to con- but that's like from the fifth week that we don't get specifically direct payments. You go into that COBRA enrollment and from there you would have to contact them to see if... Let me see what plans you have. You have the Insure Plus Enhance. Give me one second. And then you have dental. Okay, so it looks like the, the preventative plan, the, the hospital indemnity plan, the dental plan, and the vision plan fall under COBRA enrollment. Um, so you're welcome to make direct payments, up to four direct payments, to still have active coverage. But by the fifth week- Mm-hmm. ... that they don't specifically get a direct deduction out of your paycheck. You go into that COBRA enrollment, which you're able to contact COBRA and see if those plans, um, would still be active. But again, would be- But that would be... Uh, that, if they are active, that would be taken as a continuation of my benefits? So COBRA is somebody that you contact after, let's say, that they don't do, um, the deductions out of your paycheck, right? Mm-hmm. If you still wish to keep your Insure Plus Enhance, your dental plan, your vision plan, and your preventative plan, those four plans are eligible under the COBRA enrollment, meaning that y- you're still able to keep them. Um, however, you would have to contact COBRA for that. And you would go into that COBRA- What do I need... Uh, sorry, go ahead. Um, and you go into that COBRA enrollment specifically right at the fifth week that they don't specifically get a deduction out of your paycheck. Um, but you're

welcome- Mm-hmm. ... to give up to four direct payments through us, through this number that you're calling, to keep active- Uh-huh. ... coverage for up to four weeks. Uh-huh. But by the fifth week, you go into that COBRA enrollment, and you would have to contact COBRA. And it looks like- So I still have two- Mm-hmm. So I still have two weeks, right? . That I could, uh, pay you and have a coverage from you for another two weeks? Or- So one... So we haven't received a direct payment since November 18, so this would be one, two... Yeah, you would have, um, two more weeks, 'cause this would have been the third week without a direct payment from Oxford. Oh, okay. Global Health Plan. So this would be the third week. If you make a payment today, you would have coverage for this week. Okay, let's do that. And- How much is, was, uh, was that? Um, so \$53.13. Okay, so that's, uh, for today or for this week? Yes, so- And then another week is another 53 bucks? Yes. So, um, you can make up to four direct payments calling this number. Mm-hmm. And then by the fifth week that they don't specifically get that, a deduction out of your paycheck, you go into that COBRA enrollment, and I just verified to see what plans fall under COBRA because not all of them do. Um, but it looks like Opsboard offers your NEC, which is your preventative plan that you have, your Insure Plus plans, which you have- Mm-hmm. ... dental and vision and then short-term disability, they don't offer under COBRA enrollment nor the term life. So those would be the only two. Let me make sure. Yeah, those are the only two that they don't offer under COBRA. So you're allowed to make the- So which one are covered? Um, so... Sorry, can you reask that? Which two are not covered? Um, under COBRA enrollment they don't offer the short-term disability nor the term life. Okay, I don't care. Uh, my new, uh, insurance is kicking... Uh, it's Meridian of Michigan is kicking from 1st of January. So I just need, uh, uh, the coverage for a more couple of weeks, I guess. Oh, okay. Um, so like I said, you're welcome to give up to four direct payments. If you make a payment today, that would be considered your first one. So from the 2nd to the 8th, then I'm not allowed to take future payments. So you would have to continue- Mm-hmm. ... calling every Monday. Uh, yeah, so I have to call in every Monday and then make payment. Yeah, so that you have active coverage for that week. So for example, if you- So this pro- ... decide to make... Mm-hmm? Uh, y- if, if we, uh, like, uh... So this is, like, probably going to... By the end of, like, uh, by 20th of December would be the fifth week? Uh, let me, let me count. So, uh, one, two, three, four. Yeah, so the, the fifth week, it looks like... Two, three, four. It would be on the 30th of December that you would go into- Oh, yeah, but-... that COBRA enrollment. Y- Yeah, but I, I have the 1st of January already enrolled in the, you know, healthcare plan. So I think this will be great. Oh, okay. Yeah. Oh, okay. Yeah, 'cause if you don't, um, if you call and make up to four direct payments, you would have, um, coverage for that week. So I have the dental coverage already being active, right? For that week. Once- And then like- ... I make a payment today? Yeah, you would have active coverage for that week. So if you pay today, the 53.13, you would have active coverage from December 2nd, which is today, up until December 8th, which is Sunday. And then, um, it would just cancel out once we don't- Okay. ... after the fourth week. Yeah, fourth, I thought on the- Which would be the week of the... Which would be the week that you start your, um, new coverage. That you said it's on the 1st, right? Yeah, 1st of January, yeah. So you, so you wouldn't have, um, you wouldn't have coverage for just two days, which I don't think, I don't think that's a big deal for you, right? Yeah, yeah. Who cares? Yeah. Yeah, so I guess we're- So it's December 31st and, uh, I think it kicks on January 1st. I think January 1st coverage is included, so maybe just one day. Okay.

Um, because I know through us, you could make up to four direct. I don't know if you're with somebody else though. Let's do, let's do this payment, like, uh, for, uh, activating this, uh, week and then, uh, uh, are you also able to help me with the, some contacts? Uh, sorry, some, uh, providers for dental work or- Yeah. ... is that somewhere else I would have to call? No, I can provide that to you. If you want, I'll just go ahead and send you your, um, vision card, all your cards, and then in that email there's information about the contact information for the providers. So I'll just stick everything in a email. Yes, please. I pro- I, uh, predominantly need it for the dental thing. Okay. Yeah, I can do that. Um, do you want me to send- And, uh... ... that first or do you want me to take- Uh. ... your payment first? I mean, any, any which way or way you like. Um, it doesn't really matter. It's whatever you want. Uh, yeah, I'm making the payment. Okay. Uh, so I'm gonna... So you need the card details or something? Um, yes. Give me one second. Okay. So what's the name on the card? Is it the same name that we have on file? Yes. Okay. So i- it is 5187. Oh, give me one second. Okay. Um, what's- Okay. ... the billing address? Is it still the 3331? Yeah, yeah. Okay. Okay. I'm ready for the card number. 5187. Huh? 2559. Okay. 0978-0978. Mm-hmm. 5887. Thank you. And then what's the security code? 992. Expiration is, uh, 27 of ninth month. 0927 expiration. Thank you. And then a good email. Is it the email that we have on file, your first name- Yes. -last name, the number five I just- Yes. Okay. Okay. I went ahead and sent you your email receipt. So, this is the first week that you made a direct payment. Now, you would have three weeks after today. Okay? Okay. So, it would be, you would have to call on the 9th to have coverage from the 9th till the 15th. And then, you would have to call again on the 16th to have coverage from the 16th till the 25th. Okay. Um, and then I'm gonna go ahead and send you your information about the providers into that email, okay? Okay. Another thing is that, when I call some of these people, they're asking for, "Who's my provider?" Is it United Health or, what is that? American Public Life? What- what should I tell them? Yeah. So, it depends because you have three different ones. You... So for your Insure Plus Enhanced, um, your Insure Plus Enhanced, your dental, your Term Life, your group accident, those are all under American Public Life. Okay. The vision is under MetLife and then the MEC Tele-RS, which is your preventative plan, that one's under 90 Degrees. Okay. So I'll just- But if you want, I will just write it down on the email. Yyeah. Please, please, please. So basically, the dental is American Public Life? Yeah. I'll just write it down in the email, um, who's... Please. Please. Um, do you mind getting put on a brief hold while I send you that information? Yeah. A- and another thing. Like, can you do, like, uh... L- uh, like, is it possible to send me providers, uh, for around my ZIP code? Oh. I'm not able to do that, but I can attach the phone number, um, for the most part. Okay. Okay? Okay. Okay. I will put you on a brief hold while I get that information ready. Okay. Okay. Okay, sir. Um, I went ahead and sent you that information to your email file. Do you mind verifying that you received it? Just a second. It should come from a email that says info@benefitsinacard.com. And then, um, I attached your dental card, your Insure PlacePlus Enhance card, and your vvision and MEC TeleRF card in there, as well as the provider's phone number and then who's the carrier for...... The dental you wrote, uh, in brackets you wrote, uh, with Dental Carington. So this is what I am supposed to tell them if they ask for- Yes. ... the carrier? Yeah. Okay. So, um, the network is Care... it's, it's a leased through, through APM. The network is Carington but it's leased through American Public Life. Oh, okay, okay. So I both the things, if I tell them together, they should- Yes. ... have sufficient information for the provider. Yes. Uh, I do have my physical card though. I have my... Oh, okay. That is applicable still, right? Yeah.

It, I just sent it just in case you didn't have it, but. Just in case. Thank you for that. Okay, so I do get the, um, dental provider. I just need to go there, okay, to your website and then, uh-Yes, or you can call that number. Okay. Oh, okay, okay. Thank you. Thank you, ma'am. You're welcome. You're welcome. I think, uh, I should be all set now. Yeah. And just, uh, I need to remember to call morning, Monday morning next- Yeah, sure. ... Monday morning to make another call? Yeah, correct. Okay. Because I'm not re- I'm not allowed to take future payments, so you would have to be calling for the- That's fine. ... three after. Sa- same number I have to call, right? Yes, correct. We're open- Okay. ... from 8:00 AM up to 8:00 PM Eastern Time. Thank you. Thank you, ma'am. You're welcome. Do you have any questions? Uh, that should be, that should do it. Thank you. You're welcome. Have a nice day. You too. Bye-bye.

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 is Stephanie. How can I assist you?

Speaker speaker_1: Hi, Stephanie. I wanted to know if my, um, coverage is still active.

Speaker speaker_0: Okay. Um, what staffing agency do you work for?

Speaker speaker_1: Oxford.

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

Speaker speaker_1: 8284.

Speaker speaker_0: Okay, thank you. Could I please get your first and last name?

Speaker speaker_1: Uh, Nishant Sood.

Speaker speaker_0: Okay. For security purposes, I will need you to verify your address and also your date of birth for me.

Speaker speaker_1: Uh, address, uh, 3331 Davendale Road, Rochester Hills, 48309. And date of birth is December 19, 1987.

Speaker speaker_0: Okay, thank you. Is your phone number still the 408-493-9965?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. And then I have your phone number... uh, I'm sorry... your, um, email as your first name, last name, th- the number five @gmail.com?

Speaker speaker 1: Yes.

Speaker speaker_0: Okay. Thank you. Um, so you currently don't have active coverage. We haven't received a payment. Um, it looks like you haven't had coverage since November 18.

Speaker speaker 1: Oh, wow. So can it be regained or no?

Speaker speaker_0: So you would have to... um, are you still working with that staffing agency by any chance?

Speaker speaker_1: Um, I mean, I am still working with it, but I don't have a active contract at this moment.

Speaker speaker_0: Gotcha. Okay. So you're welcome to make up to four direct payments to have-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... um, active coverage. So you could pay for the 18, the 25th, and then for this week also, or you could pay for-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... just this week to have active coverage. They allow you to make up to four direct payments.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: By the fifth week that we don't specifically get a direct, um, deduction out of your paycheck. You go into something called COBRA enrollment. So from there-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... you would have to con- but that's like from the fifth week that we don't get specifically direct payments. You go into that COBRA enrollment and from there you would have to contact them to see if... Let me see what plans you have. You have the Insure Plus Enhance. Give me one second. And then you have dental. Okay, so it looks like the, the preventative plan, the, the hospital indemnity plan, the dental plan, and the vision plan fall under COBRA enrollment. Um, so you're welcome to make direct payments, up to four direct payments, to still have active coverage. But by the fifth week-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... that they don't specifically get a direct deduction out of your paycheck. You go into that COBRA enrollment, which you're able to contact COBRA and see if those plans, um, would still be active. But again, would be-

Speaker speaker_1: But that would be... Uh, that, if they are active, that would be taken as a continuation of my benefits?

Speaker speaker_0: So COBRA is somebody that you contact after, let's say, that they don't do, um, the deductions out of your paycheck, right?

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: If you still wish to keep your Insure Plus Enhance, your dental plan, your vision plan, and your preventative plan, those four plans are eligible under the COBRA enrollment, meaning that y- you're still able to keep them. Um, however, you would have to contact COBRA for that. And you would go into that COBRA-

Speaker speaker_1: What do I need... Uh, sorry, go ahead.

Speaker speaker_0: Um, and you go into that COBRA enrollment specifically right at the fifth week that they don't specifically get a deduction out of your paycheck. Um, but you're welcome-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... to give up to four direct payments through us, through this number that you're calling, to keep active-

Speaker speaker 1: Uh-huh.

Speaker speaker_0: ... coverage for up to four weeks.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: But by the fifth week, you go into that COBRA enrollment, and you would have to contact COBRA. And it looks like-

Speaker speaker_1: So I still have two-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: So I still have two weeks, right?

Speaker speaker_0:.

Speaker speaker_1: That I could, uh, pay you and have a coverage from you for another two weeks? Or-

Speaker speaker_0: So one... So we haven't received a direct payment since November 18, so this would be one, two... Yeah, you would have, um, two more weeks, 'cause this would have been the third week without a direct payment from Oxford.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: Global Health Plan. So this would be the third week. If you make a payment today, you would have coverage for this week.

Speaker speaker_1: Okay, let's do that.

Speaker speaker_0: And-

Speaker speaker_1: How much is, was, uh, was that?

Speaker speaker_0: Um, so \$53.13.

Speaker speaker_1: Okay, so that's, uh, for today or for this week?

Speaker speaker_0: Yes, so-

Speaker speaker_1: And then another week is another 53 bucks?

Speaker speaker_0: Yes. So, um, you can make up to four direct payments calling this number.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And then by the fifth week that they don't specifically get that, a deduction out of your paycheck, you go into that COBRA enrollment, and I just verified to see what plans fall under COBRA because not all of them do. Um, but it looks like Opsboard offers your NEC, which is your preventative plan that you have, your Insure Plus plans, which you have-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... dental and vision and then short-term disability, they don't offer under COBRA enrollment nor the term life. So those would be the only two. Let me make sure. Yeah, those are the only two that they don't offer under COBRA. So you're allowed to make the-

Speaker speaker_1: So which one are covered?

Speaker speaker_0: Um, so...

Speaker speaker_1: Sorry, can you reask that? Which two are not covered?

Speaker speaker_0: Um, under COBRA enrollment they don't offer the short-term disability nor the term life.

Speaker speaker_1: Okay, I don't care. Uh, my new, uh, insurance is kicking... Uh, it's Meridian of Michigan is kicking from 1st of January. So I just need, uh, uh, the coverage for a more couple of weeks, I guess.

Speaker speaker_0: Oh, okay. Um, so like I said, you're welcome to give up to four direct payments. If you make a payment today, that would be considered your first one. So from the 2nd to the 8th, then I'm not allowed to take future payments. So you would have to continue-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... calling every Monday.

Speaker speaker_1: Uh, yeah, so I have to call in every Monday and then make payment.

Speaker speaker_0: Yeah, so that you have active coverage for that week. So for example, if you-

Speaker speaker_1: So this pro-

Speaker speaker_0: ... decide to make... Mm-hmm?

Speaker speaker_1: Uh, y- if, if we, uh, like, uh... So this is, like, probably going to... By the end of, like, uh, by 20th of December would be the fifth week?

Speaker speaker_0: Uh, let me, let me count. So, uh, one, two, three, four. Yeah, so the, the fifth week, it looks like... Two, three, four. It would be on the 30th of December that you would

go into-

Speaker speaker_1: Oh, yeah, but-

Speaker speaker_0: ... that COBRA enrollment.

Speaker speaker_1: Y- Yeah, but I, I have the 1st of January already enrolled in the, you know, healthcare plan. So I think this will be great.

Speaker speaker_0: Oh, okay.

Speaker speaker_1: Yeah.

Speaker speaker_0: Oh, okay. Yeah, 'cause if you don't, um, if you call and make up to four direct payments, you would have, um, coverage for that week.

Speaker speaker_1: So I have the dental coverage already being active, right?

Speaker speaker_0: For that week.

Speaker speaker_1: Once-

Speaker speaker_0: And then like-

Speaker speaker_1: ... I make a payment today?

Speaker speaker_0: Yeah, you would have active coverage for that week. So if you pay today, the 53.13, you would have active coverage from December 2nd, which is today, up until December 8th, which is Sunday. And then, um, it would just cancel out once we don't-

Speaker speaker_1: Okay.

Speaker speaker_0: ... after the fourth week.

Speaker speaker_1: Yeah, fourth, I thought on the-

Speaker speaker_0: Which would be the week of the... Which would be the week that you start your, um, new coverage. That you said it's on the 1st, right?

Speaker speaker_1: Yeah, 1st of January, yeah.

Speaker speaker_0: So you, so you wouldn't have, um, you wouldn't have coverage for just two days, which I don't think, I don't think that's a big deal for you, right?

Speaker speaker_1: Yeah, yeah. Who cares? Yeah.

Speaker speaker_0: Yeah, so I guess we're-

Speaker speaker_1: So it's December 31st and, uh, I think it kicks on January 1st. I think January 1st coverage is included, so maybe just one day.

Speaker speaker_0: Okay. Um, because I know through us, you could make up to four direct. I don't know if you're with somebody else though.

Speaker speaker_1: Let's do, let's do this payment, like, uh, for, uh, activating this, uh, week and then, uh, uh, are you also able to help me with the, some contacts? Uh, sorry, some, uh, providers for dental work or-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... is that somewhere else I would have to call?

Speaker speaker_0: No, I can provide that to you. If you want, I'll just go ahead and send you your, um, vision card, all your cards, and then in that email there's information about the contact information for the providers. So I'll just stick everything in a email.

Speaker speaker_1: Yes, please. I pro- I, uh, predominantly need it for the dental thing.

Speaker speaker_0: Okay. Yeah, I can do that. Um, do you want me to send-

Speaker speaker_1: And, uh...

Speaker speaker_0: ... that first or do you want me to take-

Speaker speaker_1: Uh.

Speaker speaker_0: ... your payment first?

Speaker speaker_1: I mean, any, any which way or way you like.

Speaker speaker_0: Um, it doesn't really matter. It's whatever you want.

Speaker speaker_1: Uh, yeah, I'm making the payment.

Speaker speaker_0: Okay.

Speaker speaker_1: Uh, so I'm gonna... So you need the card details or something?

Speaker speaker_0: Um, yes. Give me one second. Okay. So what's the name on the card? Is it the same name that we have on file?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay.

Speaker speaker 1: So i- it is 5187.

Speaker speaker_0: Oh, give me one second.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, what's-

Speaker speaker_1: Okay.

Speaker speaker_0: ... the billing address? Is it still the 3331?

Speaker speaker 1: Yeah, yeah.

Speaker speaker_0: Okay.Okay. I'm ready for the card number.

Speaker speaker_1: 5187.

Speaker speaker_0: Huh?

Speaker speaker_1: 2559.

Speaker speaker_0: Okay.

Speaker speaker 1: 0978-0978.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: 5887.

Speaker speaker 0: Thank you. And then what's the security code?

Speaker speaker_1: 992. Expiration is, uh, 27 of ninth month. 0927 expiration.

Speaker speaker_0: Thank you. And then a good email. Is it the email that we have on file, your first name-

Speaker speaker_1: Yes.

Speaker speaker_0: -last name, the number five I just-

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. Okay. I went ahead and sent you your email receipt. So, this is the first week that you made a direct payment. Now, you would have three weeks after today. Okay?

Speaker speaker_1: Okay.

Speaker speaker_0: So, it would be, you would have to call on the 9th to have coverage from the 9th till the 15th. And then, you would have to call again on the 16th to have coverage from the 16th till the 25th.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, and then I'm gonna go ahead and send you your information about the providers into that email, okay?

Speaker speaker_1: Okay. Another thing is that, when I call some of these people, they're asking for, "Who's my provider?" Is it United Health or, what is that? American Public Life? What- what should I tell them?

Speaker speaker_0: Yeah. So, it depends because you have three different ones. You... So for your Insure Plus Enhanced, um, your Insure Plus Enhanced, your dental, your Term Life, your group accident, those are all under American Public Life.

Speaker speaker_1: Okay.

Speaker speaker_0: The vision is under MetLife and then the MEC Tele-RS, which is your preventative plan, that one's under 90 Degrees.

Speaker speaker_1: Okay. So I'll just-

Speaker speaker_0: But if you want, I will just write it down on the email.

Speaker speaker_1: Y- yeah. Please, please, please. So basically, the dental is American Public Life?

Speaker speaker_0: Yeah. I'll just write it down in the email, um, who's...

Speaker speaker_1: Please. Please.

Speaker speaker_0: Um, do you mind getting put on a brief hold while I send you that information?

Speaker speaker_1: Yeah. A- and another thing. Like, can you do, like, uh... L- uh, like, is it possible to send me providers, uh, for around my ZIP code?

Speaker speaker_0: Oh. I'm not able to do that, but I can attach the phone number, um, for the most part.

Speaker speaker_1: Okay.

Speaker speaker_0: Okay?

Speaker speaker_1: Okay. Okay.

Speaker speaker_0: I will put you on a brief hold while I get that information ready.

Speaker speaker_1: Okay. Okay.

Speaker speaker_0: Okay, sir. Um, I went ahead and sent you that information to your email file. Do you mind verifying that you received it?

Speaker speaker_1: Just a second.

Speaker speaker_0: It should come from a email that says info@benefitsinacard.com. And then, um, I attached your dental card, your Insure PlacePlus Enhance card, and your v- vision and MEC TeleRF card in there, as well as the provider's phone number and then who's the carrier for......

Speaker speaker_1: The dental you wrote, uh, in brackets you wrote, uh, with Dental Carington. So this is what I am supposed to tell them if they ask for-

Speaker speaker_0: Yes.

Speaker speaker_1: ... the carrier?

Speaker speaker 0: Yeah.

Speaker speaker_1: Okay.

Speaker speaker_0: So, um, the network is Care... it's, it's a leased through, through APM. The network is Carington but it's leased through American Public Life.

Speaker speaker_1: Oh, okay, okay. So I both the things, if I tell them together, they should-

Speaker speaker 0: Yes.

Speaker speaker_1: ... have sufficient information for the provider.

Speaker speaker_0: Yes.

Speaker speaker_1: Uh, I do have my physical card though. I have my...

Speaker speaker_0: Oh, okay.

Speaker speaker_1: That is applicable still, right?

Speaker speaker_0: Yeah. It, I just sent it just in case you didn't have it, but.

Speaker speaker_1: Just in case. Thank you for that. Okay, so I do get the, um, dental provider. I just need to go there, okay, to your website and then, uh-

Speaker speaker_0: Yes, or you can call that number.

Speaker speaker_1: Okay. Oh, okay, okay. Thank you. Thank you, ma'am.

Speaker speaker_0: You're welcome. You're welcome.

Speaker speaker_1: I think, uh, I should be all set now.

Speaker speaker_0: Yeah.

Speaker speaker_1: And just, uh, I need to remember to call morning, Monday morning next-

Speaker speaker_0: Yeah, sure.

Speaker speaker_1: ... Monday morning to make another call?

Speaker speaker_0: Yeah, correct.

Speaker speaker_1: Okay.

Speaker speaker_0: Because I'm not re- I'm not allowed to take future payments, so you would have to be calling for the-

Speaker speaker_1: That's fine.

Speaker speaker 0: ... three after.

Speaker speaker_1: Sa- same number I have to call, right?

Speaker speaker_0: Yes, correct. We're open-

Speaker speaker 1: Okay.

Speaker speaker_0: ... from 8:00 AM up to 8:00 PM Eastern Time.

Speaker speaker_1: Thank you. Thank you, ma'am.

Speaker speaker_0: You're welcome. Do you have any questions?

Speaker speaker_1: Uh, that should be, that should do it. Thank you.

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

Speaker speaker_1: You too. Bye-bye.