

Transcript: Franchesca

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Full Transcript

Thank you for calling Benefits in a Card. My name is Francesca. How can I assist you today? Hi. Uh, my name is Jose Garcia. I work for WSI in Battle Creek, and I just got a message about, uh, insurance benefit- Benefits in a Card. Uh, how do I apply for it? Um... Sure thing. You can do that with us over the phone, checking if you're eligible, as well as you can also do that on their website. Okay, I would rather- What is the last four of your- Pardon me? Go ahead. Okay. Um, what information do you need? I'm... I'd just soon have you do it because I'm not very good with the, the phones. Can you give me what are the last four of your Social? Yes. 0054. And when you say you're with WSI, is that WSI from Workforce Strategies? Yes. Yes, correct. Did you just recently apply with them? No. Uh, this is... I've been working a little over a year now and I just got a message from them saying that I could qualify to... and to apply, apply. And you said the last four of the Social is 0045, correct? No, 54. 54. There we go. I'm not- Yeah. ... seeing it. Mm-hmm. Are you a junior, Mr. Jose? Yes, sir. Yes, ma'am. All right. Hmm. And can you verify your date of birth? Yeah. 8/5/56. Okay. So currently, your file is missing your mailing address and contact information. What will be your mailing address? Um, 353 Lakeview Avenue, 49015. City and the state? Uh, Battle Creek, Michigan. I think we did say that zip code is 49015, right? Yes. All right, and this is a home... It does not have a unit or apartment number, right? No. And is it okay for me to put the phone number contact shows that you're calling on, 296-358-6296, as a best contact for the future? Yes. Mm-hmm. And lastly, do you have an email on file? Okay. Um, now, where are you guys located? We are located in South Carolina. Mm-hmm. So you're affiliated with, uh, WSI in Battle Creek? Yes, sir. So we administer the health insurance for all of their offices in the United States in total. Oh, okay. But we don't only work with them. Mm-hmm. In general, we're the account administrators for health benefits that staffing companies offer their employees. Oh, right. In their offices all around this country itself. Okay. See, the more I hear you talk, the more legit I, I understand this. Uh, I didn't know if this was, um, a scam or prank call. I didn't call WSI, my employer, um, first, but I just called the 800 number that they left the message with. Mm-hmm. So what more information did you need, ma'am? Uh, yes, I was just asking if you wanted to put an email address on the account or if you wanted me to leave it with no email address for now. No, um, it's okay. It's my, my name, josegarcia, all small letters, 565656 at gmail. And that was three pair of 56 in total, right? Yes. Correct. All right. Give me one moment. Now, does this mean I qualify for insurance? Yes, sir. That's what I'm checking on right now. Okay. I'm checking if this was the first paycheck that you received. Mm-hmm. Okay. So we're still within your personal enrollment period based on your first paycheck. You have all the way through April 16, 2026, to enroll or make changes to the policy. And then the benefits that your staffing company is currently offering for health insurance are PPO limited plans. Mm-hmm. And the list of those plans would be medical option- Mm-hmm. ... dental, church and disability.

They have a life insurance plan, vision, critical illness, group accident, and behavior health, which is therapy. Um, so the way that usually the phone enrollments work is you let us know which plan you're interested in. We can provide you more information in regards to them and then process an enrollment if you wish to. Okay, um, for the pro- I- I'm interested in dental. Okay, let's see. So they're currently offering only one dental plan. Were you looking for this to be for employee only? For... What was the last words you said? Yes, sir. I was asking if you're getting the coverage just for yourself or if you're putting a spouse or child de- dependent on it. Mr. Garcia, are you still there? Can you hear me? Hello, Mr. Garcia? Hello, sir. Can you hear me, ma'am? Oh, yes sir, I can hear you again. Okay, good. I accidentally pushed the button to turn my, um, earbuds on. Oh, that's fine. Um, I was just asking were you looking to put a dependent on your policy or are you looking for coverage only for yourself? Are you there? Yes, sir. Can you hear me? Yeah. All right, um, I was asking sir if you were looking to add a dependent to the policy or if you're just going to get the benefits for yourself? For myself. Okay. So their dental plan will be five dollars and 40 cents per paycheck for employee only. Mm-hmm. Cover your preventative services at 100%, your basic services, basic restorative services with radiographs at 80%. Okay. And then the annual maximum that it's going to cover you per year in service is \$750 with a \$50 deductible. Okay, so if I had some dental work, you guys would pay 750 bucks? Yes, sir, the carrier will pay 750 bucks per year for service. Right. Um, so that means let's say if once you're active in the month of May, you get some dental work done, that totals to \$1,000 in service, it's gonna cover 750 from that bill. Okay. You'll be responsible for, for the rest of the year, it won't cover any more services. Okay. When would it go in o- into effect? Um, roughly give or take it's going to take about three weeks for it to go activated because it takes one to two weeks from the carrier to the dock here, I mean from the stuffing company, sorry, to deduct your premium, and then it roughly takes one more week for your policy to be active after we receive the premium from a Friday to a Monday. Mm-hmm. So give or take, it takes roughly three weeks in average. Okay. Can I ask you a very important question? Mm-hmm. Now that I'm uh, applied and I'm eligible, if I were to have work done, let's say in, in a couple weeks, would, would it still be covered with you guys? So when you get that work done, your policy is active, it would be covered, yes. But let's say if you stop working with the poli- with the staffing company that you're with- Yes. ... it's going to take four consecutive weeks after you're not receiving any paycheck from them before the policy will end itself. Okay. No, I plan to be here for, for a while, a couple years, three years. Um, yeah, okay, so will I receive a card in the mail? Yes, so once you're active, Friday of your activation week is usually when the carriers will send out the benefit cards. Oh, okay. So what other... What more information do you need, ma'am? Um, just which plan do you want it to be enrolled into and that you only want to be enrolled into that dental plan? What rules, um, do I have, uh, a choice of? So the remaining plans that you're able to enroll into is medical, short-term disability, life insurance, vision, critical illness, group accident and behavior health. Medical. Okay, so for medical they offer a total of four plans. They are divided into two categories. There is their medical preventative plans which are the Stay Healthy. There's the Stay Healthy MEC, which will be \$15.91 per paycheck, and the Stay Healthy MEC TeleRx, which is \$19.57 per paycheck. Now, both preventative plans only cover those services which are your annual physicals, screening for blood pressure, iron deficiency, your counselings for a healthy diet, avoiding UV exposures from the sun, um, with your preventative prescriptions, and your preventative immunizations like tetanus, varicella or pertussis. Difference between

the two being that the MEC TeleRx has a free Rx membership for prescriptions as well as the fact that it includes a virtual urgent care package which the MEC plan does not. So they both do require network. The remaining two plans are hospital indemnity. There's the VIP Classic which is \$19.98 per paycheck and the VIP Standard which is \$27.43 per paycheck. Neither of those two have a network requirement so they only cover hospital indemnity, they will not cover anything preventative. Um, difference between these two being the fact that the VIP Classic does not cover your inpatient surgery, general anesthesia or minor diagnostics whereas the Elite Standard does, and then the Elite Standard does not cover rehabilitation benefits, preventative surgery- Uh-huh. ... and what is the last one? Here it is. Um, or outpatient drug prescription benefits. But those are the four current selections that you have for medical plans. Excuse me. The, the medical plans covers dental, right? No, sir. The medical plan only will cover the medical health of your body. The dental is separate. Okay. Then, if I j- wanted dental, what do I do? How much is it? I'm sorry, sir. The line cut off. Yeah. I- if I just... I need dental. How much is it going to cost? Um, for what? I'm sorry, sir. The line cut off. Oh. I only heard that you said if you were to... Okay. What I need- Mm-hmm. ... is dental. Dental. Okay. So that's the only plan that you're currently interested in? You do not want any of the other plans? No. Not right now. Understood. So with that being said, I just need a verbal authorization that you authorize WSI, also known as Workforce Strategies, to make the deduction of \$5.40 per paycheck- Uh-huh. ... for your dental benefits, correct? Yes. Yes. Okay. So then your staffing company is currently still new. All benefits enrollments are going to be effective April 7th, 2025, which will be when you become active, so that's going to be a Monday. Okay. Um, so it will be next Monday, looking at the calendar. Okay. Yeah. Oh, wait. Oh, no. My mistake. Sorry. I wasn't counting this last month... I mean, this last week of March. So that would be in two weeks. Monday, 7th of April. Oh. Okay. That's fine. Um, and then I should be receiving a card... G- g- give me an idea wh- when. So they're going to be mailing it out Friday of that activation, which would be Friday the 11th. Okay. So after Friday the 11th, it could take three to four weeks for you to receive the benefit card physically at home. Okay. However, you can give us a call say Thursday of the activation, the 9th or the 10th. We usually have access to digital copies of the benefit cards while you wait for the hard copy to arrive to your home. Okay. So, so in April, by April 8th, I can call you and it would be activated? Um, yes, it will be activated. However, to get the digital card, I recommend calling as soon as Wednesday 9th. The reason for it is, Monday is going to be when your carrier receives the benefit plan payment, so that Monday is when they are going to be starting to create your information such as your policy number, putting your information into their system, as well as creating your benefit cards. Mm-hmm. Usually we don't have acc- digital copies of those cards till Wednesday of that activation week. Right. However, if you do need it, you're more than welcome to call that Monday 7th to request a digital copy, but it will take us 24 to 48 business hours for us to get a policy number or a benefit card. Okay. So April 7th, I can call the, this 800 number, 497-4856, and then get the, the card, um, activated? Or I mean... Yes, sir. ... to give me. And if we don't have access to that digital copy, it's going to take 24 to 48 business hours for us to get back with you- Okay. ... with either that copy or a policy number instead. Okay. So April 7th, I can call, call you on this 800 number and see if I can get a digital copy. Right? Yes, sir. Um-hmm. The reason being why we have to request it, and it might take that 24 to 48 hours is 'cause- Okay. ... we're only an administrator. We're not the carrier for any of those plans. Oh. So we would actually be reaching out to the carrier themselves to

provide that information. Okay. And so my weekly check, um, monthly is, uh, approximately 20 bucks, give or take on the, the amount of days, right? Five dollars and some per week out of my check? Yes, sir. If we were to look at it as a four deductions, it will be \$21.60 every four weeks being deducted. Okay. Awesome. Great. That's \$21.60. Mm-hmm. They're... Okay. Well, it sounds good, ma'am. I, I, I'm glad you called. Of course. Um, now since your open enrollment period..... April 16, did you want me to send you copies of the benefits card so that you can look at them in the event that there was anything we didn't go over you wanted to be enrolled into? Yes. Yes. All right. So I'll send them to your email. Um, it is going to be two separate attachments just due to the fact that the dental coverage is on a separate file, but I'll send it to you just in case so you can also have access to it. Okay? Okay. Y- so you're gonna send that in, on my email, right? Yes, sir. It will be two attachments coming to your email from info@benefitsinacard.com. And when? That will be today. I'm sending them out right now as we're speaking. Oh. Okay. All righty. Thank you so much. I appreciate the information. Is it a good idea to have that just in case I have a mishap with my phone? Is it... Can I get that in, in letter form too? So we are unfortunately not able to send anything through the mail. All right. All the information that I can provide to you will be through email only. Okay. So you are able to... Once it gets to you, it is going to be a PDF file. Mm-hmm. So it won't have any restrictions where you're unable to download it, but you can print it out from there as well. I won't be able to download it. Is that what you said? No, sir. I said you will be. Oh, okay. All right. All right. Thanks a lot. I, I appreciate the, this information and I will, um, be sure that, uh, WSI is going to be, um, aware of what's going on and, and, uh, money deducted from my check. Okay? All right. I hope you have a wonderful rest of your day. You too. Thank you. You're welcome. Bye-bye. All, all right. Bye-bye.

Conversation Format

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

Speaker speaker_1: Hi. Uh, my name is Jose Garcia. I work for WSI in Battle Creek, and I just got a message about, uh, insurance benefit- Benefits in a Card. Uh, how do I apply for it? Um...

Speaker speaker_0: Sure thing. You can do that with us over the phone, checking if you're eligible, as well as you can also do that on their website.

Speaker speaker_1: Okay, I would rather-

Speaker speaker_0: What is the last four of your-

Speaker speaker_1: Pardon me?

Speaker speaker_0: Go ahead.

Speaker speaker_1: Okay. Um, what information do you need? I'm... I'd just soon have you do it because I'm not very good with the, the phones.

Speaker speaker_0: Can you give me what are the last four of your Social?

Speaker speaker_1: Yes. 0054.

Speaker speaker_0: And when you say you're with WSI, is that WSI from Workforce Strategies?

Speaker speaker_1: Yes. Yes, correct.

Speaker speaker_0: Did you just recently apply with them?

Speaker speaker_1: No. Uh, this is... I've been working a little over a year now and I just got a message from them saying that I could qualify to... and to apply, apply.

Speaker speaker_0: And you said the last four of the Social is 0045, correct?

Speaker speaker_1: No, 54.

Speaker speaker_0: 54. There we go. I'm not-

Speaker speaker_1: Yeah.

Speaker speaker_0: ... seeing it.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Are you a junior, Mr. Jose?

Speaker speaker_1: Yes, sir. Yes, ma'am.

Speaker speaker_0: All right. Hmm. And can you verify your date of birth?

Speaker speaker_1: Yeah. 8/5/56.

Speaker speaker_0: Okay. So currently, your file is missing your mailing address and contact information. What will be your mailing address?

Speaker speaker_1: Um, 353 Lakeview Avenue, 49015.

Speaker speaker_0: City and the state?

Speaker speaker_1: Uh, Battle Creek, Michigan.

Speaker speaker_0: I think we did say that zip code is 49015, right?

Speaker speaker_1: Yes.

Speaker speaker_0: All right, and this is a home... It does not have a unit or apartment number, right?

Speaker speaker_1: No.

Speaker speaker_0: And is it okay for me to put the phone number contact shows that you're calling on, 296-358-6296, as a best contact for the future?

Speaker speaker_1: Yes. Mm-hmm.

Speaker speaker_0: And lastly, do you have an email on file?

Speaker speaker_1: Okay. Um, now, where are you guys located?

Speaker speaker_0: We are located in South Carolina.

Speaker speaker_1: Mm-hmm. So you're affiliated with, uh, WSI in Battle Creek?

Speaker speaker_0: Yes, sir. So we administer the health insurance for all of their offices in the United States in total.

Speaker speaker_1: Oh, okay.

Speaker speaker_0: But we don't only work with them.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: In general, we're the account administrators for health benefits that staffing companies offer their employees.

Speaker speaker_1: Oh, right.

Speaker speaker_0: In their offices all around this country itself.

Speaker speaker_1: Okay. See, the more I hear you talk, the more legit I, I understand this. Uh, I didn't know if this was, um, a scam or prank call. I didn't call WSI, my employer, um, first, but I just called the 800 number that they left the message with.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: So what more information did you need, ma'am?

Speaker speaker_0: Uh, yes, I was just asking if you wanted to put an email address on the account or if you wanted me to leave it with no email address for now.

Speaker speaker_1: No, um, it's okay. It's my, my name, josegarcia, all small letters, 565656 at gmail.

Speaker speaker_0: And that was three pair of 56 in total, right?

Speaker speaker_1: Yes. Correct.

Speaker speaker_0: All right. Give me one moment.

Speaker speaker_1: Now, does this mean I qualify for insurance?

Speaker speaker_0: Yes, sir. That's what I'm checking on right now.

Speaker speaker_1: Okay.

Speaker speaker_0: I'm checking if this was the first paycheck that you received.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Okay. So we're still within your personal enrollment period based on your first paycheck. You have all the way through April 16, 2026, to enroll or make changes to the policy. And then the benefits that your staffing company is currently offering for health insurance are PPO limited plans.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: And the list of those plans would be medical option-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... dental, church and disability. They have a life insurance plan, vision, critical illness, group accident, and behavior health, which is therapy. Um, so the way that usually the phone enrollments work is you let us know which plan you're interested in. We can provide you more information in regards to them and then process an enrollment if you wish to.

Speaker speaker_1: Okay, um, for the pro- I- I'm interested in dental.

Speaker speaker_0: Okay, let's see. So they're currently offering only one dental plan. Were you looking for this to be for employee only?

Speaker speaker_1: For... What was the last words you said?

Speaker speaker_0: Yes, sir. I was asking if you're getting the coverage just for yourself or if you're putting a spouse or child de- dependent on it. Mr. Garcia, are you still there? Can you hear me? Hello, Mr. Garcia? Hello, sir.

Speaker speaker_1: Can you hear me, ma'am?

Speaker speaker_0: Oh, yes sir, I can hear you again.

Speaker speaker_1: Okay, good. I accidentally pushed the button to turn my, um, earbuds on.

Speaker speaker_0: Oh, that's fine. Um, I was just asking were you looking to put a dependent on your policy or are you looking for coverage only for yourself?

Speaker speaker_1: Are you there?

Speaker speaker_0: Yes, sir. Can you hear me?

Speaker speaker_1: Yeah.

Speaker speaker_0: All right, um, I was asking sir if you were looking to add a dependent to the policy or if you're just going to get the benefits for yourself?

Speaker speaker_1: For myself.

Speaker speaker_0: Okay. So their dental plan will be five dollars and 40 cents per paycheck for employee only.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Cover your preventative services at 100%, your basic services, basic restorative services with radiographs at 80%.

Speaker speaker_1: Okay.

Speaker speaker_0: And then the annual maximum that it's going to cover you per year in service is \$750 with a \$50 deductible.

Speaker speaker_1: Okay, so if I had some dental work, you guys would pay 750 bucks?

Speaker speaker_0: Yes, sir, the carrier will pay 750 bucks per year for service.

Speaker speaker_1: Right.

Speaker speaker_0: Um, so that means let's say if once you're active in the month of May, you get some dental work done, that totals to \$1,000 in service, it's gonna cover 750 from that bill.

Speaker speaker_1: Okay.

Speaker speaker_0: You'll be responsible for, for the rest of the year, it won't cover any more services.

Speaker speaker_1: Okay. When would it go in o- into effect?

Speaker speaker_0: Um, roughly give or take it's going to take about three weeks for it to go activated because it takes one to two weeks from the carrier to the dock here, I mean from the stuffing company, sorry, to deduct your premium, and then it roughly takes one more week for your policy to be active after we receive the premium from a Friday to a Monday.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: So give or take, it takes roughly three weeks in average.

Speaker speaker_1: Okay. Can I ask you a very important question?

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Now that I'm uh, applied and I'm eligible, if I were to have work done, let's say in, in a couple weeks, would, would it still be covered with you guys?

Speaker speaker_0: So when you get that work done, your policy is active, it would be covered, yes. But let's say if you stop working with the poli- with the staffing company that you're with-

Speaker speaker_1: Yes.

Speaker speaker_0: ... it's going to take four consecutive weeks after you're not receiving any paycheck from them before the policy will end itself.

Speaker speaker_1: Okay. No, I plan to be here for, for a while, a couple years, three years. Um, yeah, okay, so will I receive a card in the mail?

Speaker speaker_0: Yes, so once you're active, Friday of your activation week is usually when the carriers will send out the benefit cards.

Speaker speaker_1: Oh, okay. So what other... What more information do you need, ma'am?

Speaker speaker_0: Um, just which plan do you want it to be enrolled into and that you only want to be enrolled into that dental plan?

Speaker speaker_1: What rules, um, do I have, uh, a choice of?

Speaker speaker_0: So the remaining plans that you're able to enroll into is medical, short-term disability, life insurance, vision, critical illness, group accident and behavior health.

Speaker speaker_1: Medical.

Speaker speaker_0: Okay, so for medical they offer a total of four plans. They are divided into two categories. There is their medical preventative plans which are the Stay Healthy. There's the Stay Healthy MEC, which will be \$15.91 per paycheck, and the Stay Healthy MEC TeleRx, which is \$19.57 per paycheck. Now, both preventative plans only cover those services which are your annual physicals, screening for blood pressure, iron deficiency, your counselings for a healthy diet, avoiding UV exposures from the sun, um, with your preventative prescriptions, and your preventative immunizations like tetanus, varicella or pertussis. Difference between the two being that the MEC TeleRx has a free Rx membership for prescriptions as well as the fact that it includes a virtual urgent care package which the MEC plan does not. So they both do require network. The remaining two plans are hospital indemnity. There's the VIP Classic which is \$19.98 per paycheck and the VIP Standard which is \$27.43 per paycheck. Neither of those two have a network requirement so they only cover hospital indemnity, they will not cover anything preventative. Um, difference between these two being the fact that the VIP Classic does not cover your inpatient surgery, general anesthesia or minor diagnostics whereas the Elite Standard does, and then the Elite Standard does not cover rehabilitation benefits, preventative surgery-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... and what is the last one? Here it is. Um, or outpatient drug prescription benefits. But those are the four curr- current selections that you have for medical plans. Excuse me.

Speaker speaker_1: The, the medical plans covers dental, right?

Speaker speaker_0: No, sir. The medical plan only will cover the medical health of your body. The dental is separate.

Speaker speaker_1: Okay. Then, if I j- wanted dental, what do I do? How much is it?

Speaker speaker_0: I'm sorry, sir. The line cut off.

Speaker speaker_1: Yeah. I- if I just... I need dental. How much is it going to cost?

Speaker speaker_0: Um, for what? I'm sorry, sir. The line cut off.

Speaker speaker_1: Oh.

Speaker speaker_0: I only heard that you said if you were to...

Speaker speaker_1: Okay. What I need-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... is dental. Dental.

Speaker speaker_0: Okay. So that's the only plan that you're currently interested in? You do not want any of the other plans?

Speaker speaker_1: No. Not right now.

Speaker speaker_0: Understood. So with that being said, I just need a verbal authorization that you authorize WSI, also known as Workforce Strategies, to make the deduction of \$5.40 per paycheck-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... for your dental benefits, correct?

Speaker speaker_1: Yes. Yes.

Speaker speaker_0: Okay. So then your staffing company is currently still new. All benefits enrollments are going to be effective April 7th, 2025, which will be when you become active, so that's going to be a Monday.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, so it will be next Monday, looking at the calendar.

Speaker speaker_1: Okay. Yeah.

Speaker speaker_0: Oh, wait. Oh, no. My mistake. Sorry. I wasn't counting this last month... I mean, this last week of March. So that would be in two weeks. Monday, 7th of April.

Speaker speaker_1: Oh. Okay. That's fine. Um, and then I should be receiving a card... G- g- give me an idea wh- when.

Speaker speaker_0: So they're going to be mailing it out Friday of that activation, which would be Friday the 11th.

Speaker speaker_1: Okay.

Speaker speaker_0: So after Friday the 11th, it could take three to four weeks for you to receive the benefit card physically at home.

Speaker speaker_1: Okay.

Speaker speaker_0: However, you can give us a call say Thursday of the activation, the 9th or the 10th. We usually have access to digital copies of the benefit cards while you wait for the hard copy to arrive to your home.

Speaker speaker_1: Okay. So, so in April, by April 8th, I can call you and it would be activated?

Speaker speaker_0: Um, yes, it will be activated. However, to get the digital card, I recommend calling as soon as Wednesday 9th. The reason for it is, Monday is going to be when your carrier receives the benefit plan payment, so that Monday is when they are going to be starting to create your information such as your policy number, putting your information into their system, as well as creating your benefit cards.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Usually we don't have acc- digital copies of those cards till Wednesday of that activation week.

Speaker speaker_1: Right.

Speaker speaker_0: However, if you do need it, you're more than welcome to call that Monday 7th to request a digital copy, but it will take us 24 to 48 business hours for us to get a policy number or a benefit card.

Speaker speaker_1: Okay. So April 7th, I can call the, this 800 number, 497-4856, and then get the, the card, um, activated? Or I mean...

Speaker speaker_0: Yes, sir.

Speaker speaker_1: ... to give me.

Speaker speaker_0: And if we don't have access to that digital copy, it's going to take 24 to 48 business hours for us to get back with you-

Speaker speaker_1: Okay.

Speaker speaker_0: ... with either that copy or a policy number instead.

Speaker speaker_1: Okay. So April 7th, I can call, call you on this 800 number and see if I can get a digital copy. Right?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Um-hmm.

Speaker speaker_0: The reason being why we have to request it, and it might take that 24 to 48 hours is 'cause-

Speaker speaker_1: Okay.

Speaker speaker_0: ... we're only an administrator. We're not the carrier for any of those plans.

Speaker speaker_1: Oh.

Speaker speaker_0: So we would actually be reaching out to the carrier themselves to provide that information.

Speaker speaker_1: Okay. And so my weekly check, um, monthly is, uh, approximately 20 bucks, give or take on the, the amount of days, right? Five dollars and some per week out of my check?

Speaker speaker_0: Yes, sir. If we were to look at it as a four deductions, it will be \$21.60 every four weeks being deducted.

Speaker speaker_1: Okay. Awesome. Great. That's \$21.60.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: They're... Okay. Well, it sounds good, ma'am. I, I, I'm glad you called.

Speaker speaker_0: Of course. Um, now since your open enrollment period..... April 16, did you want me to send you copies of the benefits card so that you can look at them in the event that there was anything we didn't go over you wanted to be enrolled into?

Speaker speaker_1: Yes. Yes.

Speaker speaker_0: All right. So I'll send them to your email. Um, it is going to be two separate attachments just due to the fact that the dental coverage is on a separate file, but I'll send it to you just in case so you can also have access to it. Okay?

Speaker speaker_1: Okay. Y- so you're gonna send that in, on my email, right?

Speaker speaker_0: Yes, sir. It will be two attachments coming to your email from info@benefitsinacard.com.

Speaker speaker_1: And when?

Speaker speaker_0: That will be today. I'm sending them out right now as we're speaking.

Speaker speaker_1: Oh. Okay. All righty. Thank you so much. I appreciate the information. Is it a good idea to have that just in case I have a mishap with my phone? Is it... Can I get that in, in letter form too?

Speaker speaker_0: So we are unfortunately not able to send anything through the mail.

Speaker speaker_1: All right.

Speaker speaker_0: All the information that I can provide to you will be through email only.

Speaker speaker_1: Okay.

Speaker speaker_0: So you are able to... Once it gets to you, it is going to be a PDF file.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: So it won't have any restrictions where you're unable to download it, but you can print it out from there as well.

Speaker speaker_1: I won't be able to download it. Is that what you said?

Speaker speaker_0: No, sir. I said you will be.

Speaker speaker_1: Oh, okay. All right. All right. Thanks a lot. I, I appreciate the, this information and I will, um, be sure that, uh, WSI is going to be, um, aware of what's going on and, and, uh, money deducted from my check. Okay?

Speaker speaker_0: All right. I hope you have a wonderful rest of your day.

Speaker speaker_1: You too. Thank you.

Speaker speaker_0: You're welcome. Bye-bye.

Speaker speaker_1: All, all right. Bye-bye.