

Transcript: Francesca

Baez-5869143236591616-5297254650920960

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits 10 o'clock. My name is Francesca. How can I assist you today? Um, yes. I was wanting to sign up for the VIP Classic internet. What staffing company do you work with? Um, I work under Crown. I'm gonna have the last four of your social and your last name to locate the account. Okay. Um, my last name is Thurman, T-H-U-R-M-A-N... and then the last four of my social is 6112. For security purposes, can you please verify your mailing address and date of birth for me please? So my address is 676 Flowers Road, Park City, Kentucky. Um, and then my date of birth is January 13th, 2006. We have the best phone number to reach you down as 931-278-9411. Yep. And we have your email as your first name, middle name, lia, last name, foray at gmail.com? Yep. Okay, so Crown Staffing has a company policy where they auto-enroll their new hires. I'm not sure if you were aware of it, but you were auto-enrolled into that plan that falls into that policy for a medical preventative care plan. So what I'm gonna do is I'm gonna send for the request for it to be switched to that VIP Classic you would like. Um, however- Okay. ... since we are doing this under your company open enrollment period, this policy won't be effective till January 6th, okay? Okay. Um, the one I have right now, do you know what all that covers? Yes, ma'am. Bear with me one moment. So that is the Medical Preventative Care Plan MEC Telerx. It is gonna be covering your preventative services like your screening for your blood pressure, iron deficiency, the counseling for like a healthy diet or avoiding UV exposures from the sun. Um, the preventative pre- immunizations like influenza, tetanus, varicella, as well as your generic preventative prescriptions like that, statins, vitamins or FDA approved contraceptive methods. It does also come with an urgent care virtual package as well as a 3RS membership for the medications. Um, now the only thing to this plan is being a preventative plan only, it won't be covering what they call your hospital indemnity services which is basically those services you get when you are in deep se- sick, like your doctor's visits, emergency room, urgent care or surgeries. And it also has a network requirement which means there's a specific list for providers as well as locations that you have to be going to in order for the insurance to cover those services. Okay. So it wouldn't cover like an urgent care or like Graves Gilbert doctor visit? Um, yeah. So for the urgent care I can respond that I'm not sure what the Graves um, Gilbert was but the doctor's visits will also fall under that as well. The only thing doctor's office wise that that plan will cover is that annual physical since mainly we do it to make sure that we're off to good health with everything. So it's not really a hospital service that would fall under hospital indemnity for that annual physical. Okay. And um, for the VIP Classic... is that um, do they take it like weekly out of your paycheck? I think it's like \$50 and something per check. Yes ma'am. So they do take that one out of your paycheck weekly. Um, it is gonna be hospital indemnity, those hospital services that we mentioned, it just won't cover anything

preventative. You're able to if you wish to leave the current one that you have that preventative and add the VIP Classic so that you can have coverage on the world's services. With doing that some of the customers do it that way, that way they can keep everything preventative within network and then anything that's hospital indemnity, those hospital services you can go anywhere where they take the carrier. Um, and you are also correct, it is \$18.86 per paycheck for that VIP Classic. Okay. Were you looking to enroll in ... now aside from the VIP Classic like dental, medical, vision or short term disability? Uh, yeah. Okay. Which other plans did you want to enroll into? Um, is the 24-hour group accident with that? With which one? With the VIP Classic? Yeah. Um, no. So the VIP Classic comes with a- . . . group accident package. The medical plan that does come with a group accident-... is the MEC Enhanced, the one that covers both preventative and hospital indemnity. Um, however, that plan does have a network requirement and it is \$42.76 per paycheck. Okay. So the VIP mainly covers like vision, dental, short-term... No, ma'am, those are separate plans that you just mentioned. The VIP Classic is a hospital indemnity medical plan only. Dental and vision fall under different categories. This is not covered by that plan. Okay. Yeah. The VIP Classic is gonna cover... Could I add those? Like if I wanted, um, the group accident and dental, would I be able to add those? Yes, ma'am. You're able to add them if you wish to. Okay. Um, because the VIP Classic is only going to cover those hospital services, the hospital indemnity. The group accident will be \$2.44 per paycheck. Okay. I'll add that on there. And then for dental and vision there is only one plan for each service that they offer. The vision is \$2.15 per paycheck. They work with a co-pay, so it will be \$10 for the eye exam co-pay, a \$25 co-pay for the lenses and frames, \$0 co-pay for your contact lens fittings, and the frame allowance annually for frames will be \$130. Okay. I'll do the vision as well. All right, and then for the dental it is \$3.52 per paycheck. This one works with percentages. It's gonna cover those preventative services at 100%. Okay. Your basic services, basic restorative services as well as a radiograph at 80%, with an annual maximum in coverage being covered of \$500 and a \$50 deductible. Okay. Um, and then... let me see. Okay, and then do you want me to, um, briefly go over what the VIP Classic covers? No. If there's some other things you can add on there, um... So the current plans that they offer that you're currently not selected on, it is the ID Expert which is a protection against identity theft, like when they use, um, your identity to either open new credit cards or they just in general steal your identifica- your identity, sorry. That plan will be for that, for protection on that. They have behavior health which is virtual therapy only. Okay. And then the other three will be their life insurance which is their term life, their short-term disability, and that free Rx membership for the medications. Okay. Um, I'd like to add the term life. Okay, so it's going to be \$8.99. It will cover you for \$20,000 up to the age of 64. When you get to 65, the \$20,000 will decrease by 25% and it'll keep doing so every five years. Okay. All right. And then, so like the short-term disability, how does that one work? So with the short-term disability while you're on the plan, you have to be working 20 hours or more per week. It will be giving you a benefit period of 90 days in total, and a benefit amount of \$650 per month. Um, it does have a si- a seven-day elimination period which means that, let's say if one week you don't complete the 20 hours, you have seven days to make those 20 hours to be able to stay on the plan. And then let's say in the event that you shouldn't submit for short-term disability for a covered accident or for a covered issue, or disability, it will mean that for those 90 days, depending on what those months are, whether they go up to 30 exactly or less than 30 or more than 30, it will be exactly 60 days that they will be covering. And for

those 60 days, they are going to give you a benefit amount of \$650 per month for your expenses. Okay. Um, I'll pass on that one. Um, there's one called the MEC Rx. Is that another- Yes, ma'am. That's that medical preventative that we went over, the one that you're currently enrolled in too. Okay. Um, and then, so yeah, that's all I'd like to sign up for. Okay. Did you need me to go over what your VIP Classic will cover? Uh, yes please. So the prescription package that that plan comes with is with PharmaBill prescriptions. They have a tier system of \$10, \$20, or \$30 for your generic prescriptions depending on where it fall. That will be what you pay out of pocket. And then it does come with a virtual urgent care package on it. The services for hospital indemnity that it will cover would be hospital admission, \$500 from the bill. Hospital confinement for 30 days a year, \$50 from the bill per day. Intensive care unit benefit will be 20 days per year, \$100 of the bill per day. Rehabilitation, 30 days per year with a \$25 from the bill per day.... for surgery in a hospital, outpatient facility, or a freestanding surgery center, it will give you the coverage of \$500 from the bill once a year. If the surgery is in phys- physician's office, it will be \$250 of the bill per day twice a year. For the emergency room, twice a year, it will cover \$50 off the bill per day. Urgent care facilities as well as your physician's office, you'll have four visits of each per year and it will cover \$50 from the bill per day. For a therapy facility, whether it's physical, speech, or occupational, four visits per year, \$30 of the bill per day. Medical imaging tests are covered once a year at \$100 off the bill. Advanced studies or follow-up tests are covered once a year, \$25 from the bill. Outpatient prescription drug benefits have a 15-day max coverage on it with \$10 off the bill per day. The ambulance by ground is covered 100 and 200 from air from the bill once a year. Preventative surgery, whether it's in the hospital, that outpatient facility, or their surgery center, it's cover of \$500 off the bill once a year. If it is a preventative surgery near a physician's office, it will be covered at \$250 off the bill once a year. And then the critical illness benefit rider package that comes with the plan will give you the coverage of \$5,000 for those critical illnesses. Um, the amount payable 100% for intensive cancer, heart attack, permanent damage due to a stroke, emergent org- major organ, sorry, failure, or end-stage renal failure, and then 25% for carcinoma and DSITU. That will be everything that that VIP Classic will cover. Okay. So- All right Go ahead. You said it'll, um, might be official I think the 6th of January? So... Yes, ma'am. It'll be effective 6th of January will be when the policy gets activated. Okay. Um, will y'all send me, like, a card in the mail or... Yes, ma'am. We'll send you the policy. I can go over that. I have you down for the VIP Classic, for the dental, their term life life insurance, the vision, and group accident. Those were the only plans you wanted to be enrolled into, correct? Yes. And you want me to take off that one that you're currently enrolled into the MEC telrx, correct? Uh, yes, please. Okay. So you're looking at \$28.96 per paycheck through your authorized Crown Services to make those deductions for you. Okay. Okay. Um, and then as we were discussing, Monday the 6th of January will be when the policy becomes effective. That same week of activation, Friday would be when the carrier send out the benefit card. Okay. Okay. So due to the fact that you were enrolled into that medical preventative MEC telrx plan, the system actually rolled that over to the next year coverage. So it will be rolled over to January 6th, 2025. So the new policy that we just submitted won't be effective on the 6th since the system already processed your rollover. So after the 6th, it will be one to two weeks for the new policy to take effect of those benefits that we selected with the VIP Classic, the dental and vision and the term life and short-term disability. So you're gonna notice that change because right now you're only being deducted the \$15.62 per paycheck. This is due to

the fact that this one was already processed for next year's offering. The system is already recognizing that current policy you have with that one plan as the enrollment for 2025. So the one that we just submitted with the actual plans that you want to be enrolled into is being considered under the system as a change of coverage that won't take effect after this current policy becomes effective on the 2025 offerings, if that makes more sense. So the VIP Classic, will it- it'll be effective in January? Like this coming January or? Yes, ma'am. It would just be after the 6th. Okay. You're gonna see that difference in price when it goes from you just being deducted \$15.62 to the \$28.96. Um, since it is supposed to take one to two weeks for it to process through, if there is nothing stopping it on Crown Services system side, because sometimes there's a couple factors that could affect their system on not being able to process a payment. However, if we take that out of the equation, if everything goes as it should smoothly, you should be active 13th, 20th of January since that will be one to two weeks after the 6th. Okay. Okay. Um, now I do want to ask, you have currently that MEC active. Do you want me to give you the benefit card for that plan? That way in the event that you need anything, even if it is under that virtual urgent care, you're able to have some type of coverage- Um, yes. ... while you wait for your policy? Yeah, that would be good. Okay. And then on that email, I'm going to put in there for you the information for the multi-plan network. Okay. They're going to be the providers that will have that specific list I told you about with the name of the doctors as well as the offices and locations that are under their coverage so that those services can be covered for you. Okay. Thank you. Of course, my pleasure and then bear with me one moment while I place you on hold- Okay. ... and I download that card. Okay. Thank you. Hello, Ms. Sherman, thank you so much for holding. So you should be receiving that email from our office email which is going to be info@benefitdentalcard.com and it will be titled ID Card. Okay. All right. Um, and then, and as far as the policy that's gonna be effective after the 6th, from the current plan that you selected, the only one that won't be sending you a physical card on that Friday is gonna be the VIP Classic. They're actually gonna send you a digital copy to your email. Okay. Just due to the fact that American Public Life, which is the carrier for that plan as well as your dental plan, they only do digital benefit cards f- I mean their medical benefit cards digital only for some reason, but the dental one will get to you as a hard copy. If you want the medical one with a hard copy too, once you see the change of the 15 to the 28.96, give us a call so that we can submit in the request for them to ma- send you a bet- um, you know, a physical copy, but you have to be active. Otherwise they won't find you on the system to match that request to. Okay. All right, so you are all set. So I sent that medical preventative card to your email which is a policy that's gonna be effective after January 6th. The new policy should be effective either the 13th or the 20th. Okay. And then you're all set to go. All right, that sounds good. All right. Was there anything else or any questions you may have that we can assist you with today? Um, I think that's all. I do hope you have a wonderful rest of your day and thank you for your time today. Thank you. Thank you. You too.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits 10 o'clock. My name is Francesca. How can I assist you today?

Speaker speaker_2: Um, yes. I was wanting to sign up for the VIP Classic internet.

Speaker speaker_1: What staffing company do you work with?

Speaker speaker_2: Um, I work under Crown.

Speaker speaker_1: I'm gonna have the last four of your social and your last name to locate the account.

Speaker speaker_2: Okay. Um, my last name is Thurman, T-H-U-R-M-A-N... and then the last four of my social is 6112.

Speaker speaker_1: For security purposes, can you please verify your mailing address and date of birth for me please?

Speaker speaker_2: So my address is 676 Flowers Road, Park City, Kentucky. Um, and then my date of birth is January 13th, 2006.

Speaker speaker_1: We have the best phone number to reach you down as 931-278-9411.

Speaker speaker_2: Yep.

Speaker speaker_1: And we have your email as your first name, middle name, lia, last name, foray at gmail.com?

Speaker speaker_2: Yep.

Speaker speaker_1: Okay, so Crown Staffing has a company policy where they auto-enroll their new hires. I'm not sure if you were aware of it, but you were auto-enrolled into that plan that falls into that policy for a medical preventative care plan. So what I'm gonna do is I'm gonna send for the request for it to be switched to that VIP Classic you would like. Um, however-

Speaker speaker_2: Okay.

Speaker speaker_1: ... since we are doing this under your company open enrollment period, this policy won't be effective till January 6th, okay?

Speaker speaker_2: Okay. Um, the one I have right now, do you know what all that covers?

Speaker speaker_1: Yes, ma'am. Bear with me one moment. So that is the Medical Preventative Care Plan MEC Telerx. It is gonna be covering your preventative services like your screening for your blood pressure, iron deficiency, the counseling for like a healthy diet or avoiding UV exposures from the sun. Um, the preventative pre- immunizations like influenza, tetanus, varicella, as well as your generic preventative prescriptions like that, statins, vitamins or FDA approved contraceptive methods. It does also come with an urgent care virtual package as well as a 3RS membership for the medications. Um, now the only thing to this plan is being a preventative plan only, it won't be covering what they call your hospital indemnity services which is basically those services you get when you are in deep se-

sick, like your doctor's visits, emergency room, urgent care or surgeries. And it also has a network requirement which means there's a specific list for providers as well as locations that you have to be going to in order for the insurance to cover those services.

Speaker speaker_2: Okay. So it wouldn't cover like an urgent care or like Graves Gilbert doctor visit?

Speaker speaker_1: Um, yeah. So for the urgent care I can respond that I'm not sure what the Graves um, Gilbert was but the doctor's visits will also fall under that as well. The only thing doctor's office wise that that plan will cover is that annual physical since mainly we do it to make sure that we're off to good health with everything. So it's not really a hospital service that would fall under hospital indemnity for that annual physical.

Speaker speaker_2: Okay. And um, for the VIP Classic... is that um, do they take it like weekly out of your paycheck? I think it's like \$50 and something per check.

Speaker speaker_1: Yes ma'am. So they do take that one out of your paycheck weekly. Um, it is gonna be hospital indemnity, those hospital services that we mentioned, it just won't cover anything preventative. You're able to if you wish to leave the current one that you have that preventative and add the VIP Classic so that you can have coverage on the world's services. With doing that some of the customers do it that way, that way they can keep everything preventative within network and then anything that's hospital indemnity, those hospital services you can go anywhere where they take the carrier. Um, and you are also correct, it is \$18.86 per paycheck for that VIP Classic.

Speaker speaker_2: Okay.

Speaker speaker_1: Were you looking to enroll in ... now aside from the VIP Classic like dental, medical, vision or short term disability?

Speaker speaker_2: Uh, yeah.

Speaker speaker_1: Okay. Which other plans did you want to enroll into?

Speaker speaker_2: Um, is the 24-hour group accident with that?

Speaker speaker_1: With which one? With the VIP Classic?

Speaker speaker_2: Yeah.

Speaker speaker_1: Um, no. So the VIP Classic comes with a-

Speaker speaker_2: .

Speaker speaker_1: ... group accident package. The medical plan that does come with a group accident-... is the MEC Enhanced, the one that covers both preventative and hospital indemnity. Um, however, that plan does have a network requirement and it is \$42.76 per paycheck.

Speaker speaker_2: Okay. So the VIP mainly covers like vision, dental, short-term...

Speaker speaker_1: No, ma'am, those are separate plans that you just mentioned. The VIP Classic is a hospital indemnity medical plan only. Dental and vision fall under different categories. This is not covered by that plan.

Speaker speaker_2: Okay. Yeah.

Speaker speaker_1: The VIP Classic is gonna cover...

Speaker speaker_2: Could I add those? Like if I wanted, um, the group accident and dental, would I be able to add those?

Speaker speaker_1: Yes, ma'am. You're able to add them if you wish to.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, because the VIP Classic is only going to cover those hospital services, the hospital indemnity. The group accident will be \$2.44 per paycheck.

Speaker speaker_2: Okay. I'll add that on there.

Speaker speaker_1: And then for dental and vision there is only one plan for each service that they offer. The vision is \$2.15 per paycheck. They work with a co-pay, so it will be \$10 for the eye exam co-pay, a \$25 co-pay for the lenses and frames, \$0 co-pay for your contact lens fittings, and the frame allowance annually for frames will be \$130.

Speaker speaker_2: Okay. I'll do the vision as well.

Speaker speaker_1: All right, and then for the dental it is \$3.52 per paycheck. This one works with percentages. It's gonna cover those preventative services at 100%.

Speaker speaker_2: Okay.

Speaker speaker_1: Your basic services, basic restorative services as well as a radiograph at 80%, with an annual maximum in coverage being covered of \$500 and a \$50 deductible.

Speaker speaker_2: Okay. Um, and then... let me see.

Speaker speaker_1: Okay, and then do you want me to, um, briefly go over what the VIP Classic covers?

Speaker speaker_2: No. If there's some other things you can add on there, um...

Speaker speaker_1: So the current plans that they offer that you're currently not selected on, it is the ID Expert which is a protection against identity theft, like when they use, um, your identity to either open new credit cards or they just in general steal your identifica- your identity, sorry. That plan will be for that, for protection on that. They have behavior health which is virtual therapy only.

Speaker speaker_2: Okay.

Speaker speaker_1: And then the other three will be their life insurance which is their term life, their short-term disability, and that free Rx membership for the medications.

Speaker speaker_2: Okay. Um, I'd like to add the term life.

Speaker speaker_1: Okay, so it's going to be \$8.99. It will cover you for \$20,000 up to the age of 64. When you get to 65, the \$20,000 will decrease by 25% and it'll keep doing so every five years.

Speaker speaker_2: Okay.

Speaker speaker_1: All right.

Speaker speaker_2: And then, so like the short-term disability, how does that one work?

Speaker speaker_1: So with the short-term disability while you're on the plan, you have to be working 20 hours or more per week. It will be giving you a benefit period of 90 days in total, and a benefit amount of \$650 per month. Um, it does have a si- a seven-day elimination period which means that, let's say if one week you don't complete the 20 hours, you have seven days to make those 20 hours to be able to stay on the plan. And then let's say in the event that you shouldn't submit for short-term disability for a covered accident or for a covered issue, or disability, it will mean that for those 90 days, depending on what those months are, whether they go up to 30 exactly or less than 30 or more than 30, it will be exactly 60 days that they will be covering. And for those 60 days, they are going to give you a benefit amount of \$650 per month for your expenses.

Speaker speaker_2: Okay. Um, I'll pass on that one. Um, there's one called the MEC Rx. Is that another-

Speaker speaker_1: Yes, ma'am. That's that medical preventative that we went over, the one that you're currently enrolled in too.

Speaker speaker_2: Okay. Um, and then, so yeah, that's all I'd like to sign up for.

Speaker speaker_1: Okay. Did you need me to go over what your VIP Classic will cover?

Speaker speaker_2: Uh, yes please.

Speaker speaker_1: So the prescription package that that plan comes with is with PharmaBill prescriptions. They have a tier system of \$10, \$20, or \$30 for your generic prescriptions depending on where it fall. That will be what you pay out of pocket. And then it does come with a virtual urgent care package on it. The services for hospital indemnity that it will cover would be hospital admission, \$500 from the bill. Hospital confinement for 30 days a year, \$50 from the bill per day. Intensive care unit benefit will be 20 days per year, \$100 of the bill per day. Rehabilitation, 30 days per year with a \$25 from the bill per day.... for surgery in a hospital, outpatient facility, or a freestanding surgery center, it will give you the coverage of \$500 from the bill once a year. If the surgery is in phys- physician's office, it will be \$250 of the bill per day twice a year. For the emergency room, twice a year, it will cover \$50 off the bill per day. Urgent care facilities as well as your physician's office, you'll have four visits of each per year and it will cover \$50 from the bill per day. For a therapy facility, whether it's physical, speech, or occupational, four visits per year, \$30 of the bill per day. Medical imaging tests are covered once a year at \$100 off the bill. Advanced studies or follow-up tests are covered once a year, \$25 from the bill. Outpatient prescription drug benefits have a 15-day max coverage

on it with \$10 off the bill per day. The ambulance by ground is covered 100 and 200 from air from the bill once a year. Preventative surgery, whether it's in the hospital, that outpatient facility, or their surgery center, it's cover of \$500 off the bill once a year. If it is a preventative surgery near a physician's office, it will be covered at \$250 off the bill once a year. And then the critical illness benefit rider package that comes with the plan will give you the coverage of \$5,000 for those critical illnesses. Um, the amount payable 100% for intensive cancer, heart attack, permanent damage due to a stroke, emergent org- major organ, sorry, failure, or end-stage renal failure, and then 25% for carcinoma and DSITU. That will be everything that that VIP Classic will cover.

Speaker speaker_2: Okay. So-

Speaker speaker_1: All right Go ahead.

Speaker speaker_2: You said it'll, um, might be official I think the 6th of January? So...

Speaker speaker_1: Yes, ma'am. It'll be effective 6th of January will be when the policy gets activated.

Speaker speaker_2: Okay. Um, will y'all send me, like, a card in the mail or...

Speaker speaker_1: Yes, ma'am. We'll send you the policy. I can go over that. I have you down for the VIP Classic, for the dental, their term life life insurance, the vision, and group accident. Those were the only plans you wanted to be enrolled into, correct?

Speaker speaker_2: Yes.

Speaker speaker_1: And you want me to take off that one that you're currently enrolled into the MEC telrx, correct?

Speaker speaker_2: Uh, yes, please.

Speaker speaker_1: Okay. So you're looking at \$28.96 per paycheck through your authorized Crown Services to make those deductions for you.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay. Um, and then as we were discussing, Monday the 6th of January will be when the policy becomes effective. That same week of activation, Friday would be when the carrier send out the benefit card.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay. So due to the fact that you were enrolled into that medical preventative MEC telrx plan, the system actually rolled that over to the next year coverage. So it will be rolled over to January 6th, 2025. So the new policy that we just submitted won't be effective on the 6th since the system already processed your rollover. So after the 6th, it will be one to two weeks for the new policy to take effect of those benefits that we selected with the VIP Classic, the dental and vision and the term life and short-term disability. So you're gonna notice that change because right now you're only being deducted the \$15.62 per paycheck. This is due to the fact that this one was already processed for next year's offering.

The system is already recognizing that current policy you have with that one plan as the enrollment for 2025. So the one that we just submitted with the actual plans that you want to be enrolled into is being considered under the system as a change of coverage that won't take effect after this current policy becomes effective on the 2025 offerings, if that makes more sense.

Speaker speaker_2: So the VIP Classic, will it- it'll be effective in January? Like this coming January or?

Speaker speaker_1: Yes, ma'am. It would just be after the 6th.

Speaker speaker_2: Okay.

Speaker speaker_1: You're gonna see that difference in price when it goes from you just being deducted \$15.62 to the \$28.96. Um, since it is supposed to take one to two weeks for it to process through, if there is nothing stopping it on Crown Services system side, because sometimes there's a couple factors that could affect their system on not being able to process a payment. However, if we take that out of the equation, if everything goes as it should smoothly, you should be active 13th, 20th of January since that will be one to two weeks after the 6th.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay. Um, now I do want to ask, you have currently that MEC active. Do you want me to give you the benefit card for that plan? That way in the event that you need anything, even if it is under that virtual urgent care, you're able to have some type of coverage-

Speaker speaker_2: Um, yes.

Speaker speaker_1: ... while you wait for your policy?

Speaker speaker_2: Yeah, that would be good.

Speaker speaker_1: Okay. And then on that email, I'm going to put in there for you the information for the multi-plan network.

Speaker speaker_2: Okay.

Speaker speaker_1: They're going to be the providers that will have that specific list I told you about with the name of the doctors as well as the offices and locations that are under their coverage so that those services can be covered for you.

Speaker speaker_2: Okay. Thank you.

Speaker speaker_1: Of course, my pleasure and then bear with me one moment while I place you on hold-

Speaker speaker_3: Okay.

Speaker speaker_1: ... and I download that card.

Speaker speaker_3: Okay.

Speaker speaker_1: Thank you. Hello, Ms. Sherman, thank you so much for holding. So you should be receiving that email from our office email which is going to be info@benefitdentalcard.com and it will be titled ID Card.

Speaker speaker_3: Okay.

Speaker speaker_1: All right. Um, and then, and as far as the policy that's gonna be effective after the 6th, from the current plan that you selected, the only one that won't be sending you a physical card on that Friday is gonna be the VIP Classic. They're actually gonna send you a digital copy to your email.

Speaker speaker_3: Okay.

Speaker speaker_1: Just due to the fact that American Public Life, which is the carrier for that plan as well as your dental plan, they only do digital benefit cards f- I mean their medical benefit cards digital only for some reason, but the dental one will get to you as a hard copy. If you want the medical one with a hard copy too, once you see the change of the 15 to the 28.96, give us a call so that we can submit in the request for them to ma- send you a bet- um, you know, a physical copy, but you have to be active. Otherwise they won't find you on the system to match that request to.

Speaker speaker_3: Okay.

Speaker speaker_1: All right, so you are all set. So I sent that medical preventative card to your email which is a policy that's gonna be effective after January 6th. The new policy should be effective either the 13th or the 20th.

Speaker speaker_3: Okay.

Speaker speaker_1: And then you're all set to go.

Speaker speaker_3: All right, that sounds good.

Speaker speaker_1: All right. Was there anything else or any questions you may have that we can assist you with today?

Speaker speaker_3: Um, I think that's all.

Speaker speaker_1: I do hope you have a wonderful rest of your day and thank you for your time today.

Speaker speaker_3: Thank you.

Speaker speaker_1: Thank you. You too.