

Transcript: Justin

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits and a Card. This is Justin. How can I help you today? Hi, Justin. My name is Preference Bickham, Pep, and I'm calling because I'm, uh, interested in enrolling into the Oxford Health and Benefit Program. Okay. Um, what's the sta- uh, so Oxford Global, what's the last four of your Social? So I can pull your file for you? Three, three, three, two. And for security purposes, can you verify the home address, including city, state and zip code, Preference? Yeah. 1002 Rushmore Drive, Allen, Texas, 75002. And confirm your date of birth. 09/02/1974. And a good telephone number have is 972-838-3200. Correct. And the email address is your, PreferenceNow@Yahoo? Correct. Okay. Um, now did you have an idea of what you wanted to be enrolled into through Oxford or no? Yeah, I do. I'm looking at the packages or whatever. Okay. And, a- and that's where I do need some of your help and advisement. Obviously, w- me and my husband are pretty healthy or whatever. Um, so we don't typically get sick, um, but we are, you know, 50-ish- Mm-hmm. ... and stuff, so we wanna just make sure that we're able to cover our yearly medical exams for the most part. Okay. Um, so let's see here. So I do know that the MEC would cover all of the preventative healthcare services, so that would include the yearly examinations, physicals, diabetes screenings, vaccinations, pretty much things that generally would make you stay healthy. What about like gynecological visits for a woman, like my breast exams, my Pap smears? Um, yes. So those would be covered 'cause they would... That's considered preventative. Preventative. Okay. Yes. All right. Now, pharmacy. We wouldn't get discounts though from pharmacy, right? Um, not that I can see. It's just for preventative medications, I believe. Let me pull up Benefit Guide. Future. EXELIXIR. So yes, I do believe that preventative medications... Yes. So the MEC Telix RX, I do know that as well includes a, uh, subscription to FreeRX which gives out free or discounted prescription coverage. Um, I do know that as well. So you have that option and, uh, it's through preventative medica- medication through Elixir. Okay. You know, I get that. Free, that FreeRX stuff, is something you can just get regardless almost. Cora right. Um, all right. So let's go with the InsurPlus basic package, where it would be at least for form available prescriptions between the \$10, \$20, \$30 for generics and get discount on brand names. And would that also allow me for... Okay. If I had to go in the hospital 50 a day, I say maybe let's do that one, surgical, outpatient sickness, 75, wellness exam. Okay. What about that one? InsurBasic Plus, the one where it's a weekly \$18? Yeah. So that one, uh... The InsurPlus plans, those actually cover hospitals, doctors and medications. Um, but they don't cover any preventative healthcare services. Oh, really? Correct. Now I do know you can combine the Stay Healthy MEC with one of the InsurPlus plans, but you can't combine both InsurPlus plans, if that makes any sense. Oh, no. So I would pay more for an InsurBasic, but I wouldn't have... It wouldn't cover me for my yearly exams? Correct. It just covers hospital

visits, doctor visits and medication coverages. It d- It doesn't cover any preventative healthcare services. Oh, no. Okay. All right. Well, let's go back to the MEC um, because my main thing right now is the, um... So you said you can combine it? Correct. Okay. Oh, is that where you get the InsurPlus or something? Um, yes. So you can get the MEC as well as the InsurPlus if you wanted to. Oh, no, no, no. Okay. So you're saying that if I did something to go into the hospital, I would need to get... I would need to have MEC and InsurPlus anyway, right? Um, no, ma'am. So what I'm saying is that the MEC just covers your preventative healthcare services while the InsurPlus plans would cover your hospitals, doctors and medications. Now, you can combine both MEC and the InsurPlus plans, uh, to have full coverage, um, because that- Mm-hmm. ... covers preventative healthcare services as well as that hospital- Oh, okay. Yeah. I see what you're saying. So then that would be... If it was employee, there would be a combination of 16.11 plus the 18. Okay, I got you. Correct. Okay. All right. Then that would be 16.17, that would... Okay, 37 each. All right. Let's do right now the preventative since we're not known sick. Okay. And, um, yeah. For employee plus spouse, correct? Yeah. Okay. So the MEC Telix RX for employee plus spouse. Anything else? Uh, uh, I'm thinking that's it. Why does it say like a wellness exam not included? What does that mean? Uh, let me see. For the MEC? 'Cause I thought that was part of preventative. Let me see. Uh, under the planned benefit summaries? Mm-hmm. Okay, let me see. Preventative... Okay, so the preventative care is ACA compliant guidelines, network co-required, um, wellness exam. Here, give me one second. Um, let, let's... So if you go to a wellness, let me verify that. Do you mind if I place you on a brief hold for a second? Not at all. Thank you. You're welcome. Hello? Are you still there? Uh-huh. Thank you so much for holding. Um, so I did confirm. It looks like, uh, if you read above it says additional insurance products, groups, hospital indemnity. So that's what's included in the indemnity side. So that's what's showing like say- Mm-hmm. ... for example, what, that's not included on the Stay Healthy side. Um, but the wellness exam would be covered because that is considered preventative. But that's the Insure Plus just showing how much the carrier would pay for that, if that makes any sense. I am totally confused. Okay, so let me just give real life scenario. Yeah. So say I went in for a wellness exam or whatever, and if I only have the MEC telrx benefit coverage, how much would I pay? Um, you shouldn't have to pay anything 'cause as long as it's preventative healthcare services, it's covered at 100% as long as you stay in network. Okay. Gotcha. And what is the insurance network? Uh, what is the name of this insurance? Um, so the Stay Healthy me- MEC medical plan would be through 90 Degree Benefits- Mm-hmm. ... uh, under the MultiPlan network. Do you know any of the carriers or whoever in Texas that would be under to... Um, no, I actually don't have a list on hand. However, I have a number where if you provide them with your ZIP code- Okay. ... they can provide that information to you. Okay. Gotcha. And just let me know when you're ready. All right. Yes. Give me that. I'm ready. Yes. So the company's called MultiPlan. MultiPlan. Okay. And their telephone number is 800- Mm-hmm. ... 457- 457. ... 1403. MultiPlan. But it's not like c- it's not a company like Blue Cross Blue Shield or Aetna or- Um, no, ma'am. So MultiPlan- ... UnitedHealth? No, ma'am. So MultiPlan is to find medical providers. Um, the insurance carrier is 90 Degree Benefits and so, no, ma'am. It's not like Aetna or anything like that. Um, okay. And you said that they do cover places in like Texas and Louisiana, though. Correct. As long as you provide them with your ZIP code, they can provide that list to you. Yes, ma'am. Okay. Do you, would you suggest I probably call them and find out because you're, 'cause MEC

would mean that the only way I'm covered is if I'm going to one of those providers, right? In the network. Um, correct. Yes, ma'am. If anything outside of that, I would still be paying out of pocket? Correct, 'cause it wouldn't be covered. Yes, ma'am. All right. Okay. Now, if I were to do the Insure Plus basic, it would, it looks like it covers... The Insure Plus basic, it, it looks like it would do any of them, right? 'Cause it says... It looks like you don't have to be in a network. Mm-mm. Correct. The list? That's correct? Yes, ma'am. Correct. Okay. Gotcha. All right. I'm thinking I need to combine then. I think I need to do the MEC and the Insure Plus employee and spouse 'cause you said you can combine Stay Healthy and Insure Plus, right? Correct. Okay. So what kind of quote does that look like? Um, so the, doing the MEC telrx and the Insure Plus basic for employee plus spouse is \$48.35 a week. Now, and it's, I mean, I just gotta ask you, um, is that something that's common? What do you see with people that's over 45? And, um, my husband does, you know, have, he, he does get... Oh, I haven't even included if I wanna get... I wanna add dental in there, but I don't see anything for the dental. Um, it should be on the next page for additional benefits. Oh, okay. I just wanna do... I wanna do the very basic... I just wanna be able to cover my cleanings - Probably understand... event of this stuff, so, so that would be the big dental benefit of... It's \$7.01 for employee plus spouse. Okay. And that's just preventive? That, that include my six-months, uh, you know, when I get my teeth cleaned or something? Correct. Yes, ma'am. So, it covers, um... so, um, and I do know when it comes to dental, all of the preventative visits would be covered at 100%, which may include your basic cleanings, this is the check-ups, your X-rays once per six months, um, basic dental work such as fillings and extractions, except surgical extractions. Um, those would be covered at 80% if met by a \$50 deductible. Okay. All right. I want to add that. I think that's \$7.01, right? Correct. All right. I'm gonna note that with it, 7.01 to the 48.35. \$55.36. All right. All righty, I think that's what we're gonna go with then, um, for now. Okay. And I have until the 18th, right, to make a change? Um, yes. Yes. Yes, ma'am. Um, all right. I'm gonna do it, and then I'll still call that multi-plan, um, tomorrow, because I know it's after four, uh, possibly, depends on where they're at, just to find out what that network looks like. But since I got both of them combined, that's gonna... it shouldn't be a big old deal, right? Uh, totally. Uh, no, it shouldn't be a big old deal. Um, MEC, TeleRx, what, what was your question again? I'm so sorry. Oh, it's okay. At first I was like, well, maybe I just need the MEC, and I said because, um, I could just go to people in my network, but because it's different states, I'm not sure of the network. Because, like, what if my current provider, my current doctor that I've been going to for 20 years is not in that network? So, that's why I- Right. ... said let me just go ahead and combine, but the Extra Plus should help take care of that, right, if they're out of the network? Correct, just so, so have- Okay. ... have some coverage. Yes, ma'am. Right. Okay. Okay. All right. Go ahead. We'll go with that, and I'll review it and, you know, change if I have to change before the 18th. Okay. But I want to sign up for that today. Employee- Okay. ... and one spouse. Okay. So, doing those three elections would make your total deductions \$55.36 a week. Do you authorize, uh, Oxford Global to make that deduction for you? Yes. Okay. So, I'm gonna go ahead and save that and add your spouse's information. What's your spouse's first name? Shawn, S-H-A-W-N. Pepp, P-E-P-P. And his social? Oh, shoot. Hold on. I don't have that in front of me. Let me... All right. His social is 436-27-3593. And his date of birth? 8-12, August 12th, 1971. '71. Okay. Okay, so I do want to let you know that this is future coverage, um, so this coverage won't actually begin until January. However, I do- Right. ... want to let you know pending enrollments do take one to two weeks to go through. Then whenever you

witness your first payroll deduction of the \$55.36 come off your paycheck, coverage begins the Monday we receive that deduction from Oxford Global. Seven to 10 business days later, you'll receive all of your policy and ID card information in the mail. But other than that preference, is there anything else I can help you out with today? That's really it. Um, it'll be cards that come in the mail that I should look for at some point in January. Correct. Yes, ma'am. Okay. All right. Well, thank you so much. You've been a great help. You're welcome. You have a great day, okay? You too. Bye-bye. Okay. Bye-bye.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits and a Card. This is Justin. How can I help you today?

Speaker speaker_2: Hi, Justin. My name is Preference Bickham, Pep, and I'm calling because I'm, uh, interested in enrolling into the Oxford Health and Benefit Program.

Speaker speaker_1: Okay. Um, what's the sta- uh, so Oxford Global, what's the last four of your Social? So I can pull your file for you?

Speaker speaker_2: Three, three, three, two.

Speaker speaker_1: And for security purposes, can you verify the home address, including city, state and zip code, Preference?

Speaker speaker_2: Yeah. 1002 Rushmore Drive, Allen, Texas, 75002.

Speaker speaker_1: And confirm your date of birth.

Speaker speaker_2: 09/02/1974.

Speaker speaker_1: And a good telephone number have is 972-838-3200.

Speaker speaker_2: Correct.

Speaker speaker_1: And the email address is your, PreferenceNow@Yahoo?

Speaker speaker_2: Correct.

Speaker speaker_1: Okay. Um, now did you have an idea of what you wanted to be enrolled into through Oxford or no?

Speaker speaker_2: Yeah, I do. I'm looking at the packages or whatever.

Speaker speaker_1: Okay.

Speaker speaker_2: And, a- and that's where I do need some of your help and advisement. Obviously, w- me and my husband are pretty healthy or whatever. Um, so we don't typically get sick, um, but we are, you know, 50-ish-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... and stuff, so we wanna just make sure that we're able to cover our yearly medical exams for the most part.

Speaker speaker_1: Okay. Um, so let's see here. So I do know that the MEC would cover all of the preventative healthcare services, so that would include the yearly examinations, physicals, diabetes screenings, vaccinations, pretty much things that generally would make you stay healthy.

Speaker speaker_2: What about like gynecological visits for a woman, like my breast exams, my Pap smears?

Speaker speaker_1: Um, yes. So those would be covered 'cause they would... That's considered preventative.

Speaker speaker_2: Preventative. Okay.

Speaker speaker_1: Yes.

Speaker speaker_2: All right. Now, pharmacy. We wouldn't get discounts though from pharmacy, right?

Speaker speaker_1: Um, not that I can see. It's just for preventative medications, I believe. Let me pull up Benefit Guide. Future. EXELIXIR. So yes, I do believe that preventative medications... Yes. So the MEC Telix RX, I do know that as well includes a, uh, subscription to FreeRX which gives out free or discounted prescription coverage. Um, I do know that as well. So you have that option and, uh, it's through preventative medica- medication through Elixir.

Speaker speaker_2: Okay. You know, I get that. Free, that FreeRX stuff, is something you can just get regardless almost.

Speaker speaker_1: Cora right.

Speaker speaker_2: Um, all right. So let's go with the InsurPlus basic package, where it would be at least for form available prescriptions between the \$10, \$20, \$30 for generics and get discount on brand names. And would that also allow me for... Okay. If I had to go in the hospital 50 a day, I say maybe let's do that one, surgical, outpatient sickness, 75, wellness exam. Okay. What about that one? InsurBasic Plus, the one where it's a weekly \$18?

Speaker speaker_1: Yeah. So that one, uh... The InsurPlus plans, those actually cover hospitals, doctors and medications. Um, but they don't cover any preventative healthcare services.

Speaker speaker_2: Oh, really?

Speaker speaker_1: Correct. Now I do know you can combine the Stay Healthy MEC with one of the InsurPlus plans, but you can't combine both InsurPlus plans, if that makes any sense.

Speaker speaker_2: Oh, no. So I would pay more for an InsurBasic, but I wouldn't have... It wouldn't cover me for my yearly exams?

Speaker speaker_1: Correct. It just covers hospital visits, doctor visits and medication coverages. It d- It doesn't cover any preventative healthcare services.

Speaker speaker_2: Oh, no. Okay. All right. Well, let's go back to the MEC um, because my main thing right now is the, um... So you said you can combine it?

Speaker speaker_1: Correct.

Speaker speaker_2: Okay. Oh, is that where you get the InsurPlus or something?

Speaker speaker_1: Um, yes. So you can get the MEC as well as the InsurPlus if you wanted to.

Speaker speaker_2: Oh, no, no, no. Okay. So you're saying that if I did something to go into the hospital, I would need to get... I would need to have MEC and InsurPlus anyway, right?

Speaker speaker_1: Um, no, ma'am. So what I'm saying is that the MEC just covers your preventative healthcare services while the InsurPlus plans would cover your hospitals, doctors and medications. Now, you can combine both MEC and the InsurPlus plans, uh, to have full coverage, um, because that-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... covers preventative healthcare services as well as that hospital-

Speaker speaker_2: Oh, okay.

Speaker speaker_1: Yeah.

Speaker speaker_2: I see what you're saying. So then that would be... If it was employee, there would be a combination of 16.11 plus the 18. Okay, I got you.

Speaker speaker_1: Correct.

Speaker speaker_2: Okay. All right. Then that would be 16.17, that would... Okay, 37 each. All right. Let's do right now the preventative since we're not known sick.

Speaker speaker_1: Okay.

Speaker speaker_2: And, um, yeah.

Speaker speaker_1: For employee plus spouse, correct?

Speaker speaker_2: Yeah.

Speaker speaker_1: Okay. So the MEC Telix RX for employee plus spouse. Anything else?

Speaker speaker_2: Uh, uh, I'm thinking that's it. Why does it say like a wellness exam not included? What does that mean?

Speaker speaker_1: Uh, let me see.

Speaker speaker_2: For the MEC? 'Cause I thought that was part of preventative.

Speaker speaker_1: Let me see. Uh, under the planned benefit summaries?

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Okay, let me see. Preventative... Okay, so the preventative care is ACA compliant guidelines, network co-required, um, wellness exam. Here, give me one second. Um, let, let's... So if you go to a wellness, let me verify that. Do you mind if I place you on a brief hold for a second?

Speaker speaker_2: Not at all. Thank you.

Speaker speaker_1: You're welcome. Hello? Are you still there?

Speaker speaker_2: Uh-huh.

Speaker speaker_1: Thank you so much for holding. Um, so I did confirm. It looks like, uh, if you read above it says additional insurance products, groups, hospital indemnity. So that's what's included in the indemnity side. So that's what's showing like say-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... for example, what, that's not included on the Stay Healthy side. Um, but the wellness exam would be covered because that is considered preventative. But that's the Insure Plus just showing how much the carrier would pay for that, if that makes any sense.

Speaker speaker_2: I am totally confused. Okay, so let me just give real life scenario.

Speaker speaker_1: Yeah.

Speaker speaker_2: So say I went in for a wellness exam or whatever, and if I only have the MEC telrx benefit coverage, how much would I pay?

Speaker speaker_1: Um, you shouldn't have to pay anything 'cause as long as it's preventative healthcare services, it's covered at 100% as long as you stay in network.

Speaker speaker_2: Okay. Gotcha. And what is the insurance network? Uh, what is the name of this insurance?

Speaker speaker_1: Um, so the Stay Healthy me- MEC medical plan would be through 90 Degree Benefits-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... uh, under the MultiPlan network.

Speaker speaker_2: Do you know any of the carriers or whoever in Texas that would be under to...

Speaker speaker_1: Um, no, I actually don't have a list on hand. However, I have a number where if you provide them with your ZIP code-

Speaker speaker_2: Okay.

Speaker speaker_1: ... they can provide that information to you.

Speaker speaker_2: Okay. Gotcha.

Speaker speaker_1: And just let me know when you're ready.

Speaker speaker_2: All right. Yes. Give me that. I'm ready.

Speaker speaker_1: Yes. So the company's called MultiPlan.

Speaker speaker_2: MultiPlan. Okay.

Speaker speaker_1: And their telephone number is 800-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... 457-

Speaker speaker_2: 457.

Speaker speaker_1: ... 1403.

Speaker speaker_2: MultiPlan. But it's not like c- it's not a company like Blue Cross Blue Shield or Aetna or-

Speaker speaker_1: Um, no, ma'am. So MultiPlan-

Speaker speaker_2: ... UnitedHealth?

Speaker speaker_1: No, ma'am. So MultiPlan is to find medical providers. Um, the insurance carrier is 90 Degree Benefits and so, no, ma'am. It's not like Aetna or anything like that.

Speaker speaker_2: Um, okay. And you said that they do cover places in like Texas and Louisiana, though.

Speaker speaker_1: Correct. As long as you provide them with your ZIP code, they can provide that list to you. Yes, ma'am.

Speaker speaker_2: Okay. Do you, would you suggest I probably call them and find out because you're, 'cause MEC would mean that the only way I'm covered is if I'm going to one of those providers, right? In the network.

Speaker speaker_1: Um, correct. Yes, ma'am.

Speaker speaker_2: If anything outside of that, I would still be paying out of pocket?

Speaker speaker_1: Correct, 'cause it wouldn't be covered. Yes, ma'am.

Speaker speaker_2: All right. Okay. Now, if I were to do the Insure Plus basic, it would, it looks like it covers... The Insure Plus basic, it, it looks like it would do any of them, right? 'Cause it says... It looks like you don't have to be in a network.

Speaker speaker_1: Mm-mm. Correct.

Speaker speaker_2: The list? That's correct?

Speaker speaker_1: Yes, ma'am. Correct.

Speaker speaker_2: Okay. Gotcha. All right. I'm thinking I need to combine then. I think I need to do the MEC and the Insure Plus employee and spouse 'cause you said you can combine Stay Healthy and Insure Plus, right?

Speaker speaker_1: Correct.

Speaker speaker_2: Okay. So what kind of quote does that look like?

Speaker speaker_1: Um, so the, doing the MEC telrx and the Insure Plus basic for employee plus spouse is \$48.35 a week.

Speaker speaker_2: Now, and it's, I mean, I just gotta ask you, um, is that something that's common? What do you see with people that's over 45? And, um, my husband does, you know, have, he, he does get... Oh, I haven't even included if I wanna get... I wanna add dental in there, but I don't see anything for the dental.

Speaker speaker_1: Um, it should be on the next page for additional benefits.

Speaker speaker_2: Oh, okay. I just wanna do... I wanna do the very basic... I just wanna be able to cover my cleanings -

Speaker speaker_3: Probably understand-

Speaker speaker_2: ... event of this stuff, so, so that would be the big dental benefit of...

Speaker speaker_1: It's \$7.01 for employee plus spouse.

Speaker speaker_2: Okay. And that's just preventive? That, that include my six-months, uh, you know, when I get my teeth cleaned or something?

Speaker speaker_1: Correct. Yes, ma'am. So, it covers, um... so, um, and I do know when it comes to dental, all of the preventative visits would be covered at 100%, which may include your basic cleanings, this is the check-ups, your X-rays once per six months, um, basic dental work such as fillings and extractions, except surgical extractions. Um, those would be covered at 80% if met by a \$50 deductible.

Speaker speaker_2: Okay. All right. I want to add that. I think that's \$7.01, right?

Speaker speaker_1: Correct.

Speaker speaker_2: All right. I'm gonna note that with it, 7.01 to the 48.35.

Speaker speaker_1: \$55.36.

Speaker speaker_2: All right. All righty, I think that's what we're gonna go with then, um, for now.

Speaker speaker_1: Okay.

Speaker speaker_2: And I have until the 18th, right, to make a change?

Speaker speaker_1: Um, yes. Yes. Yes, ma'am.

Speaker speaker_2: Um, all right. I'm gonna do it, and then I'll still call that multi-plan, um, tomorrow, because I know it's after four, uh, possibly, depends on where they're at, just to find out what that network looks like. But since I got both of them combined, that's gonna... it shouldn't be a big old deal, right?

Speaker speaker_1: Uh, totally. Uh, no, it shouldn't be a big old deal. Um, MEC, TeleRx, what, what was your question again? I'm so sorry.

Speaker speaker_2: Oh, it's okay. At first I was like, well, maybe I just need the MEC, and I said because, um, I could just go to people in my network, but because it's different states, I'm not sure of the network. Because, like, what if my current provider, my current doctor that I've been going to for 20 years is not in that network? So, that's why I-

Speaker speaker_1: Right.

Speaker speaker_2: ... said let me just go ahead and combine, but the Extra Plus should help take care of that, right, if they're out of the network?

Speaker speaker_1: Correct, just so, so have-

Speaker speaker_2: Okay.

Speaker speaker_1: ... have some coverage. Yes, ma'am.

Speaker speaker_2: Right. Okay. Okay.

Speaker speaker_1: All right. Go ahead.

Speaker speaker_2: We'll go with that, and I'll review it and, you know, change if I have to change before the 18th.

Speaker speaker_1: Okay.

Speaker speaker_2: But I want to sign up for that today. Employee-

Speaker speaker_1: Okay.

Speaker speaker_2: ... and one spouse.

Speaker speaker_1: Okay. So, doing those three elections would make your total deductions \$55.36 a week. Do you authorize, uh, Oxford Global to make that deduction for you?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. So, I'm gonna go ahead and save that and add your spouse's information. What's your spouse's first name?

Speaker speaker_2: Shawn, S-H-A-W-N. Pepp, P-E-P-P.

Speaker speaker_1: And his social?

Speaker speaker_2: Oh, shoot. Hold on. I don't have that in front of me. Let me... All right. His social is 436-27-3593.

Speaker speaker_1: And his date of birth?

Speaker speaker_2: 8-12, August 12th, 1971.

Speaker speaker_1: '71. Okay. Okay, so I do want to let you know that this is future coverage, um, so this coverage won't actually begin until January. However, I do-

Speaker speaker_2: Right.

Speaker speaker_1: ... want to let you know pending enrollments do take one to two weeks to go through. Then whenever you witness your first payroll deduction of the \$55.36 come off your paycheck, coverage begins the Monday we receive that deduction from Oxford Global. Seven to 10 business days later, you'll receive all of your policy and ID card information in the mail. But other than that preference, is there anything else I can help you out with today?

Speaker speaker_2: That's really it. Um, it'll be cards that come in the mail that I should look for at some point in January.

Speaker speaker_1: Correct. Yes, ma'am.

Speaker speaker_2: Okay. All right. Well, thank you so much. You've been a great help.

Speaker speaker_1: You're welcome. You have a great day, okay?

Speaker speaker_2: You too. Bye-bye.

Speaker speaker_1: Okay. Bye-bye.