Transcript: Malcolm Nash-4622988792741888-4912092805775360

## **Full Transcript**

Thanks for calling Benefits in the Car. This is Malcolm. How can I help you? Oh, hi. Um, this is, uh, Craig, Craig Hawkson. This is... Is this the, uh, Lingo Staffing, uh, new, um, car- new benefits carrier? I thought- So, just to clarify, we're not a carrier. We're just a plan administrator. We just help you get en- enrolled into the health insurance offered through Lingo Staffing. How can I help you today, sir? Oh, uh, what was that again? You're, you're what? So we're just the plan administrator for the health insurance. We're not the actual carrier. We just help you get enrolled or unenrolled from the coverage. Oh, uh, okay. So you're... So this number's for helping, uh, getting, helping move, helping enrolling for the new benefits? Yes, sir. How can I help you today? Uh, yes. I'm, I'm calling, I, as opposed for that, mainly because, um, I... The, the documents I've received, uh, earlier today, I no- I realized they were in Spanish and my Spanish isn't really good enough yet for that, so- Mm-hmm. Uh, so since I su- I got this number eight minutes ago, um, I decided to call this for help with this. Um, when it's pro- So you need, you need a new benefits guide sent to you? You want to get enrolled or you want information? I mean, I'm, I'm, I'm calling anyway, so yes, I'd like some information first. All right. What's the last four of your Social? Um, 0734. You said 0734? Yes. First name? Uh, Craig. Name? Hello? Yes. Your last name? Jocson. J-O-C-S-O-N. You say Jocson? Yes, J-O-C-S-O-N. Right. For security purposes, can you verify your address and date of birth for me? All right. Uh, 1709 Quietwood Court, um, and 12/20/1998. I need the city, state and zip code as well. Oh, oh, uh, 23238. And the city and state? Uh, Richford, Virginia. Thank you. So we got your phone number, 804-837-8815. Yes. And there's no email on file. Would you like to add an email? Oh, oh, yes. Um, craigpjocson@gmail.com. You say craigpjocson- Yes. ... @gmail.com? Yes. All right. How can I help you today, Mr. Craig? Uh, yes, um, first, um, let's... To start off, I'd like to, um, hear an explanation of the new benefits since I just heard, um, yesterday about that there was going to be a carrier change. Right. So I will... Your new carrier... So you have three carriers. You have American Public Life, 90 Degree Benefits, and MetLife. American Public Life will cover a majority of your plans that they offer, MetLife will cover your vision, and 90 Degree Benefits will cover your preventative services. And I'm currently- What, what's this, uh, first one entail again? American Public Life. So American Public Life, let me see what plans they offer you. So the American Public Life will cover your medical, your dental, your short-term disability, your life insurance, your critical illness, your group accident, and your... and that's it. And then vision is covered by American Life and then any C plan is covered by 90 Degree Benefits. Okay. And you said you have a Spanish guide and you need an English one sent to you? Oh, oh, right. Yes, that too. Okay. What else did you need help with, Mr. Craig? Um, are you able to, um, check if a specific offdoctor's office covers, covers it? So you... There actually is a website. You would go to multiplan.com. You would have to go there. I wouldn't be able to do that for you, consider

we're in, we're probably in a different state. You would go to multiplan.com. Okay. And then that website will tell you what doctors in your area take the insurance as far as medical goes. Okay. So you said it's called multiplan.com? As in an S as in multiple. Yes, sir. So it's M as in Mike, U as in umbrella, L as in lima, T as in tango, I as in igloo, plan. Dot com. Okay. Mm-hmm. And it re- redirects to claretad.com? Is that it? Yes, sir.Mm. So do I just have to, like, log in and check? So you wouldn't... You shouldn't have to log in. You can just go to F-"Find a Provider," up in the corner. Find a Provider. In the... Which, which corner? So it should be right... It says Members, Providers, Payers, and then it says a pri- "Find a Provider." "Find a Provider" right there at the top. Oh, right there. Okay. Um. And it says choose a network. What did he say was the network again? Multi-plan. Multi... Your network for the medical and your... It will be, will be the first option. Multi-plan Limited Benefit Plan. Okay. Multi-plan... Limited Benefit Plan. Okay. Oh, then this is where I look it up. All right. And, and then were there any more questions? I also sent you that Benefits Guide. Could you confirm that you received it? Um, let's see. Okay. Looks like it's in English. This is Hospital Infinity Insurance. This is a fixed-infinity policy, not health insurance. Um, just to be clear, the whole th... Um, am I... You said three things just now. Are they, like, individual choices or, like, all three are part of a thing? All three are a part of your netwo-... Uh, a part of your carrier. Okay. All three is... All three are separate carriers. So MetLife is the only one that covers your vision. American Public Life will cover a majority of the plans you've been enrolled into. And then 90-degree, 90-Degree Benefits covers the NEC plan. And then... And what... How does... And how does the, the payment go out? Does it come out of my paycheck or does it... Or do I have to, like, um, give them a... give them my routing number or something? It comes out of your paycheck weekly, automatically. Okay. And then, what else? Um. Like... Oh, right. The last time I had... So, so the last insurance Ingostopping had was just a preventative care thing. It's... You said... And you said that this time it covers... Um, the first one covers more than... Seems like it covers more than that, so it's like life insurance. Uh. Well, is it hospitalization or... I'm not sure what you're referring to, sir. Oh, sorry, I'm referring to the first one, again. Just the first, uh, plan of the three you mentioned. The... You mean the carriers? Car- No, no, no. The carrier, the carrier plans. Yeah, American Public Life, they cover a majority of the plans that you would get enrolled into. You mean your medical? Okay. Uh, could you, could you give me a second? I need to check something real quick. Yes, sir. Hi. Are you able to see the old plan I have or do you only see the current one? Unfortunately, I wouldn't be able to see any past coverages you had. Yeah. I, I figured. Um. And you said the third one was preventative care. So, um, what's the main difference between the first and third one? Are you looking at the Benefits Guide right now? Oh, yeah. I have it open. Okay. So which plans are you referring to? The Stay Healthy plan? Hello? I see several here. Sorry, there's like 20 pages here. Um. Yeah. If you go to page four... Page four? It has ... Yes, sir, it has ... It says Planned Benefit Summaries. It gives you a breakdown of the different medical plans that's offered.Oh, and I see three here. You said that it was the Stay Healthy MEC? Yes, sir. So the Stay Healthy plan is covered by 90 Degree Benefits. The VIP Classic and the Classic Elite, those are covered by American Public Life. So there's differences between those two plans. So the Stay Healthy MEC, that is good for like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative services, which is not included in the VIP Classic or the Classic Elite plan. Now, the VIP Classic and the Classic Elite cover doctors, hospitals and prescriptions, which is not included in the Stay Healthy MEC plan. You're

allowed to pick one or the other and you're allowed to have both of them, depending on your needs. Okay. So, so between these three is I have to pick one or more? So you can only pick either the VIP Classic or the Classic Elite, and then you're allowed to have the MEC stand-alone plan with that as well, or you don't have to have it. It's not required that you have one or the other. It's just your preference. Oh, so it's really between the VIP Classic and Classic Elite plus, or, and plus the Stay Healthy? Mm-hmm. Yes, sir, or you can just have the Stay Healthy and you don't need the VIP Classic or the Classic Elite. It's just whatever you prefer. Mm-hmm. Hi, can I, can I ask a question? Yes, ma'am. Hello? Yes, ma'am. Yes, uh, is, is, is that related to the like, uh, similar to HMO P- PPO plan or something like that? So none of these plans are major medical plans like that. These are all limited benefits plans. Oh, okay. Okay. Wh- which one has more, uh, coverage? So I wouldn't be able to make any recommendations. But the benefits guide that he has, that I sent him is the same information that I have right now. Oh, okay. So, you know, depending on what he wants, it's solely up to what kind of coverage he might need- Okay. ... and what works for him. So like, when you look at the page four I was r- referring him to, like the differences between the two plans, it's like intensive care unit with the VIP Classic you get \$100 a day for a max of 20 days. But with the Classic Elite you get \$400 a day with a max of five days. It's like d- differences like that in between the two plans is what make you want to kind of pick which one you want works best for you considering your own health. That's why we're not allowed to make any recommendations because we don't know what will work for you or what doesn't work for you. Okay. Hmm. I see on the dashboard, uh, for LINGOs back there it still says, um, for the assigned task it does have some Spanish version of the benefits enrollment, so VIP. Uh, are you able to change that or should I call someone else for that? No. I wouldn't be able to help that on our end but I can get you enrolled over the phone if you're wanting to get enrolled. Oh, uh, okay. Um, how, how would that work then? Just tell me the plans that you want and then I'll put them in the system for you. Oh, I see. So it's, um, between... The plans I want it has to be what you just mentioned earlier on page four? So you don't... Those are just the options. You don't, you don't have to pick any of those. If you don't want any of those plans you could just get the dental and the vision by themselves. Those are just the options that you have if you want to pick. Now, when it comes to the VIP Classic and the Classic Elite you can only pick one or the other, you can't have both of those. Okay. Hmm. And this is where... And but this page is the one where you, where you want to go to for like medical stuff like doctors visits, um, prescriptions, that sort of thing? Yes, sir. And if you scroll down it goes into the additional benefits options like the short term disability, the group accident, the critical illness, the vision, the life insurance, the dental. And then if you keep scrolling down it gives you even more information about the Stay Healthy plan and the virtual urgent care that comes with the VIP Classic. And you, I would say you want to look over the benefits guide entirely if you wanted to get a full, like kind of better understanding of what each plan will offer you. Right. Right. I see that now. So y- and you do have 30 days from the date you receive your first paycheck to get enrolled in coverage so it's not something you have to get in, make a decision on right now. You're able to look over the guide and you can give me a call back if you want to get enrolled if you wanted to take your time. I just wanted to make sure you understood you didn't... there's no rush- Okay. ... in your process. I see. Then right, it says on the, uh, on the text message I just received from this that I have until the 25th, I guess, to check? Yes, sir. That's when the open enrollment ends for LINGOs back there. Right. Okay. Then I think since

there seems to be a lot of additional benefit options here, and I'm guessing if I enroll I'm going to have to go through all of those, um, which might take some b- some time, so I'll, I'll get back to this later. Mm-hmm. Um, is it... I'm sorry, do they have anything else recording me too so... Um, I'll ca- I'll call back if I decide to, to enroll over the, over the phone, but for now I'm going to try contacting LINGOs back and getting the English version of the dashboard thing. Mm-hmm. Well, was there anything else I can help you with today, Mr. Craig? Um, that's it for now. Hey, just so you know that we are open 8:00 AM to 8:00 PM Eastern Time Monday through Friday. Right. Uh, thank you. Mr. Craig, thanks for calling Benefits in the Card. Hope you have a great rest of your week. All right, you too. Thank you.

## **Conversation Format**

Speaker speaker\_0: Thanks for calling Benefits in the Car. This is Malcolm. How can I help you?

Speaker speaker\_1: Oh, hi. Um, this is, uh, Craig, Craig Hawkson. This is... Is this the, uh, Lingo Staffing, uh, new, um, car- new benefits carrier? I thought-

Speaker speaker\_0: So, just to clarify, we're not a carrier. We're just a plan administrator. We just help you get en- enrolled into the health insurance offered through Lingo Staffing. How can I help you today, sir?

Speaker speaker\_1: Oh, uh, what was that again? You're, you're what?

Speaker speaker\_0: So we're just the plan administrator for the health insurance. We're not the actual carrier. We just help you get enrolled or unenrolled from the coverage.

Speaker speaker\_1: Oh, uh, okay. So you're... So this number's for helping, uh, getting, helping move, helping enrolling for the new benefits?

Speaker speaker\_0: Yes, sir. How can I help you today?

Speaker speaker\_1: Uh, yes. I'm, I'm calling, I, as opposed for that, mainly because, um, I... The, the documents I've received, uh, earlier today, I no- I realized they were in Spanish and my Spanish isn't really good enough yet for that, so-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Uh, so since I su- I got this number eight minutes ago, um, I decided to call this for help with this. Um, when it's pro-

Speaker speaker\_0: So you need, you need a new benefits guide sent to you? You want to get enrolled or you want information?

Speaker speaker\_1: I mean, I'm, I'm, I'm calling anyway, so yes, I'd like some information first.

Speaker speaker\_0: All right. What's the last four of your Social?

Speaker speaker\_1: Um, 0734.

Speaker speaker\_0: You said 0734?

Speaker speaker\_1: Yes.

Speaker speaker\_0: First name?

Speaker speaker\_1: Uh, Craig.

Speaker speaker\_0: Name? Hello?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Your last name?

Speaker speaker 1: Jocson. J-O-C-S-O-N.

Speaker speaker\_0: You say Jocson?

Speaker speaker\_1: Yes, J-O-C-S-O-N.

Speaker speaker\_0: Right. For security purposes, can you verify your address and date of birth for me?

Speaker speaker\_1: All right. Uh, 1709 Quietwood Court, um, and 12/20/1998.

Speaker speaker\_0: I need the city, state and zip code as well.

Speaker speaker\_1: Oh, oh, uh, 23238.

Speaker speaker\_0: And the city and state?

Speaker speaker\_1: Uh, Richford, Virginia.

Speaker speaker\_0: Thank you. So we got your phone number, 804-837-8815.

Speaker speaker\_1: Yes.

Speaker speaker\_0: And there's no email on file. Would you like to add an email?

Speaker speaker\_1: Oh, oh, yes. Um, craigpjocson@gmail.com.

Speaker speaker\_0: You say craigpjocson-

Speaker speaker\_1: Yes.

Speaker speaker\_0: ... @gmail.com?

Speaker speaker\_1: Yes.

Speaker speaker\_0: All right. How can I help you today, Mr. Craig?

Speaker speaker\_1: Uh, yes, um, first, um, let's... To start off, I'd like to, um, hear an explanation of the new benefits since I just heard, um, yesterday about that there was going to be a carrier change.

Speaker speaker\_0: Right. So I will... Your new carrier... So you have three carriers. You have American Public Life, 90 Degree Benefits, and MetLife. American Public Life will cover a majority of your plans that they offer, MetLife will cover your vision, and 90 Degree Benefits will cover your preventative services. And I'm currently-

Speaker speaker\_1: What, what's this, uh, first one entail again?

Speaker speaker\_0: American Public Life. So American Public Life, let me see what plans they offer you. So the American Public Life will cover your medical, your dental, your short-term disability, your life insurance, your critical illness, your group accident, and your... and that's it. And then vision is covered by American Life and then any C plan is covered by 90 Degree Benefits.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And you said you have a Spanish guide and you need an English one sent to you?

Speaker speaker\_1: Oh, oh, right. Yes, that too.

Speaker speaker\_0: Okay. What else did you need help with, Mr. Craig?

Speaker speaker\_1: Um, are you able to, um, check if a specific off- doctor's office covers, covers it?

Speaker speaker\_0: So you... There actually is a website. You would go to multiplan.com. You would have to go there. I wouldn't be able to do that for you, consider we're in, we're probably in a different state. You would go to multiplan.com.

Speaker speaker 1: Okay.

Speaker speaker\_0: And then that website will tell you what doctors in your area take the insurance as far as medical goes.

Speaker speaker\_1: Okay. So you said it's called multiplan.com?

Speaker speaker\_0: As in an S as in multiple. Yes, sir. So it's M as in Mike, U as in umbrella, L as in lima, T as in tango, I as in igloo, plan.

Speaker speaker\_1: Dot com. Okay.

Speaker speaker 0: Mm-hmm.

Speaker speaker\_1: And it re- redirects to claretad.com? Is that it?

Speaker speaker\_0: Yes, sir.

Speaker speaker 1: Mm. So do I just have to, like, log in and check?

Speaker speaker\_0: So you wouldn't... You shouldn't have to log in. You can just go to F-"Find a Provider," up in the corner.

Speaker speaker\_1: Find a Provider. In the... Which, which corner?

Speaker speaker\_0: So it should be right... It says Members, Providers, Payers, and then it says a pri- "Find a Provider." "Find a Provider" right there at the top.

Speaker speaker\_1: Oh, right there. Okay. Um. And it says choose a network. What did he say was the network again?

Speaker speaker\_0: Multi-plan. Multi... Your network for the medical and your... It will be, will be the first option. Multi-plan Limited Benefit Plan.

Speaker speaker\_1: Okay. Multi-plan...

Speaker speaker 0: Limited Benefit Plan.

Speaker speaker\_1: Okay. Oh, then this is where I look it up. All right.

Speaker speaker\_0: And, and then were there any more questions? I also sent you that Benefits Guide. Could you confirm that you received it?

Speaker speaker\_1: Um, let's see. Okay. Looks like it's in English. This is Hospital Infinity Insurance. This is a fixed-infinity policy, not health insurance. Um, just to be clear, the whole th-... Um, am I... You said three things just now. Are they, like, individual choices or, like, all three are part of a thing?

Speaker speaker\_0: All three are a part of your netwo-... Uh, a part of your carrier.

Speaker speaker\_1: Okay.

Speaker speaker\_0: All three is... All three are separate carriers. So MetLife is the only one that covers your vision. American Public Life will cover a majority of the plans you've been enrolled into. And then 90-degree, 90-Degree Benefits covers the NEC plan.

Speaker speaker\_1: And then... And what... How does... And how does the, the payment go out? Does it come out of my paycheck or does it... Or do I have to, like, um, give them a... give them my routing number or something?

Speaker speaker\_0: It comes out of your paycheck weekly, automatically.

Speaker speaker\_1: Okay. And then, what else? Um. Like... Oh, right. The last time I had... So, so the last insurance Ingostopping had was just a preventative care thing. It's... You said... And you said that this time it covers... Um, the first one covers more than... Seems like it covers more than that, so it's like life insurance. Uh. Well, is it hospitalization or...

Speaker speaker\_0: I'm not sure what you're referring to, sir.

Speaker speaker\_1: Oh, sorry, I'm referring to the first one, again. Just the first, uh, plan of the three you mentioned.

Speaker speaker\_0: The... You mean the carriers?

Speaker speaker\_1: Car- No, no, no. The carrier, the carrier plans.

Speaker speaker\_0: Yeah, American Public Life, they cover a majority of the plans that you would get enrolled into. You mean your medical?

Speaker speaker\_1: Okay. Uh, could you, could you give me a second? I need to check something real quick.

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: Hi. Are you able to see the old plan I have or do you only see the current one?

Speaker speaker 0: Unfortunately, I wouldn't be able to see any past coverages you had.

Speaker speaker\_1: Yeah. I, I figured. Um. And you said the third one was preventative care. So, um, what's the main difference between the first and third one?

Speaker speaker\_0: Are you looking at the Benefits Guide right now?

Speaker speaker\_1: Oh, yeah. I have it open.

Speaker speaker\_0: Okay. So which plans are you referring to? The Stay Healthy plan? Hello?

Speaker speaker\_1: I see several here. Sorry, there's like 20 pages here. Um.

Speaker speaker\_0: Yeah. If you go to page four...

Speaker speaker\_1: Page four?

Speaker speaker\_0: It has... Yes, sir, it has... It says Planned Benefit Summaries. It gives you a breakdown of the different medical plans that's offered.

Speaker speaker\_1: Oh, and I see three here. You said that it was the Stay Healthy MEC?

Speaker speaker\_0: Yes, sir. So the Stay Healthy plan is covered by 90 Degree Benefits. The VIP Classic and the Classic Elite, those are covered by American Public Life. So there's differences between those two plans. So the Stay Healthy MEC, that is good for like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative services, which is not included in the VIP Classic or the Classic Elite plan. Now, the VIP Classic and the Classic Elite cover doctors, hospitals and prescriptions, which is not included in the Stay Healthy MEC plan. You're allowed to pick one or the other and you're allowed to have both of them, depending on your needs.

Speaker speaker\_1: Okay. So, so between these three is I have to pick one or more?

Speaker speaker\_0: So you can only pick either the VIP Classic or the Classic Elite, and then you're allowed to have the MEC stand-alone plan with that as well, or you don't have to have it. It's not required that you have one or the other. It's just your preference.

Speaker speaker\_1: Oh, so it's really between the VIP Classic and Classic Elite plus, or, and plus the Stay Healthy?

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: Yes, sir, or you can just have the Stay Healthy and you don't need the VIP Classic or the Classic Elite. It's just whatever you prefer.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_3: Hi, can I, can I ask a question?

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_3: Hello?

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_3: Yes, uh, is, is, is that related to the like, uh, similar to HMO P- PPO plan or something like that?

Speaker speaker\_0: So none of these plans are major medical plans like that. These are all limited benefits plans.

Speaker speaker\_3: Oh, okay. Okay. Wh- which one has more, uh, coverage?

Speaker speaker\_0: So I wouldn't be able to make any recommendations. But the benefits quide that he has, that I sent him is the same information that I have right now.

Speaker speaker\_3: Oh, okay.

Speaker speaker\_0: So, you know, depending on what he wants, it's solely up to what kind of coverage he might need-

Speaker speaker\_3: Okay.

Speaker speaker\_0: ... and what works for him. So like, when you look at the page four I was r- referring him to, like the differences between the two plans, it's like intensive care unit with the VIP Classic you get \$100 a day for a max of 20 days. But with the Classic Elite you get \$400 a day with a max of five days. It's like d- differences like that in between the two plans is what make you want to kind of pick which one you want works best for you considering your own health. That's why we're not allowed to make any recommendations because we don't know what will work for you or what doesn't work for you.

Speaker speaker\_1: Okay. Hmm. I see on the dashboard, uh, for LINGOs back there it still says, um, for the assigned task it does have some Spanish version of the benefits enrollment, so VIP. Uh, are you able to change that or should I call someone else for that?

Speaker speaker\_0: No. I wouldn't be able to help that on our end but I can get you enrolled over the phone if you're wanting to get enrolled.

Speaker speaker\_1: Oh, uh, okay. Um, how, how would that work then?

Speaker speaker\_0: Just tell me the plans that you want and then I'll put them in the system for you.

Speaker speaker\_1: Oh, I see. So it's, um, between... The plans I want it has to be what you just mentioned earlier on page four?

Speaker speaker\_0: So you don't... Those are just the options. You don't, you don't have to pick any of those. If you don't want any of those plans you could just get the dental and the

vision by themselves. Those are just the options that you have if you want to pick. Now, when it comes to the VIP Classic and the Classic Elite you can only pick one or the other, you can't have both of those.

Speaker speaker\_1: Okay. Hmm. And this is where... And but this page is the one where you, where you want to go to for like medical stuff like doctors visits, um, prescriptions, that sort of thing?

Speaker speaker\_0: Yes, sir. And if you scroll down it goes into the additional benefits options like the short term disability, the group accident, the critical illness, the vision, the life insurance, the dental. And then if you keep scrolling down it gives you even more information about the Stay Healthy plan and the virtual urgent care that comes with the VIP Classic. And you, I would say you want to look over the benefits guide entirely if you wanted to get a full, like kind of better understanding of what each plan will offer you.

Speaker speaker\_1: Right. Right. I see that now.

Speaker speaker\_0: So y- and you do have 30 days from the date you receive your first paycheck to get enrolled in coverage so it's not something you have to get in, make a decision on right now. You're able to look over the guide and you can give me a call back if you want to get enrolled if you wanted to take your time. I just wanted to make sure you understood you didn't... there's no rush-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... in your process.

Speaker speaker\_1: I see. Then right, it says on the, uh, on the text message I just received from this that I have until the 25th, I guess, to check?

Speaker speaker\_0: Yes, sir. That's when the open enrollment ends for LINGOs back there.

Speaker speaker\_1: Right. Okay. Then I think since there seems to be a lot of additional benefit options here, and I'm guessing if I enroll I'm going to have to go through all of those, um, which might take some b- some time, so I'll, I'll get back to this later.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Um, is it... I'm sorry, do they have anything else recording me too so... Um, I'll ca- I'll call back if I decide to, to enroll over the, over the phone, but for now I'm going to try contacting LINGOs back and getting the English version of the dashboard thing.

Speaker speaker\_0: Mm-hmm. Well, was there anything else I can help you with today, Mr. Craig?

Speaker speaker\_1: Um, that's it for now.

Speaker speaker\_0: Hey, just so you know that we are open 8:00 AM to 8:00 PM Eastern Time Monday through Friday.

Speaker speaker\_1: Right. Uh, thank you.

Speaker speaker\_0: Mr. Craig, thanks for calling Benefits in the Card. Hope you have a great rest of your week.

Speaker speaker\_1: All right, you too.

Speaker speaker\_0: Thank you.