

Transcript: Malcolm

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Full Transcript

Thanks for calling Benefits in the Car. This is Malcolm. How can I help you? Hi. I'm calling to see, uh, what benefits are available to me and maybe potentially enroll. What staffing company do you work for? Uh, Creative Circle. Can I ask for your social? 6621. First name? Sandra. Just Sandra? Yeah. S-A-N-D-R-A? Yes. And last name? Uh, McLaughlin. Capital M-C, capital L-A-U-G-H-L-I-N. Okay. So for security purposes, can you verify your address and date of birth for me? Yep. It's, uh, 6744 Shackle Crossing in Zionsville, Indiana, and then 3/19/87. Thank you. So we got your phone number, 260-704-1595? Yes. That's, that's- And your email is first name, last name, ten@gmail.com? Yes. Yeah, mmm. All right. So they offer you medical, free Rx, dental, life insurance, vision, critical illness, group accident, preventative care and behavior health. Okay. And it... Well, it said, like, something about... for freelancers, that it had to be, like, a year for some of those to kick in or something like that. Is that correct? I wouldn't know... I wouldn't know anything about that. The way that the enrollment process works on our end is it takes one to two weeks from whatever date you get enrolled. And once we see that first deduction from your paycheck, when we see it in our system, that following Monday is when your coverage becomes active. Okay. Okay. Um, well, I'm s- I mean, I'm definitely interested in enrolling if possible. Did you want me to send you a benefits guide before you get enrolled? Sorry, what was that? Did you want me to send you a benefits guide before you get enrolled? So you do have 30 days from the date you receive your first paycheck. Looks like our date in our system is 3/7 for you. So you will have, from 3... You will have until 4/7 to get enrolled. And when I was saying like I'll send you a benefits guide to give you that detailed information, the same information that I would have available to share with you, if you want to look that over before getting enrolled. Mmm, I think they already shared that with us, so, um, so I don't know if that would be helpful or not. I mean, you can send it if you want, but, um, I just wanna- I was just asking for your preference. Sorry, what? I was just asking for your preference, if you want to have some... Some people like to have a visual representation. Oh, yeah. If you wanna, if you wanna just go ahead and send it. I'd still like to enroll, but yeah, if you wanna send it, then I, I can reference it. All right. Actually, what plans are you interested in getting enrolled into? Um, so whatever is available to me, I'd like to enroll in. But, uh, I... Definitely dental, vision and, uh, the life, uh, bundle, if that's available. I definitely need to do that, and then any kind of medical plans that are available to me. So you want to get enrolled into full coverage? Yeah, if possible. Okay. Full... just for you? Uh, yep, just for me. Uh, well, if possible, the dental, vision, uh, I'd want for my kids as well. So unfortunately, they give... They give you, like, a vertical restriction, so whatever you get enrolled into, everybody else has to get enrolled into it as well. So if you wanted to do the dental, vision, everybody... They have to get enrolled into the medical and all the other plans as well. Okay. Well, then, just, uh, just for me, then. Right, so for medical, they offer you three

different options. They offer you the InSure+, basic, the InSure+, enhanced and the InSure+ Premier. All three of these plans cover doctors, hospitals and prescriptions. The only difference between the three is the higher you go up, the more coverage you will gain as far as the hospital benefit goes. Okay. And it... That's just preventative, right? No, that's actually... That's the actual doctor. That's the actual medical. The preventive one is the MUC TeleRx plan. Okay. So, okay, so the Insur- so the InSure+ is the actual medical coverage, then? Mm-hmm. Okay. Um, let's see. And if it's employee only, and, and that's per week, like, the \$35 a week for the Premier, for example? Yeah, so if you got a Premier, your total weekly would be \$65.28. And that includes everything else that you get, and that's for the full cov- for full coverage. Okay. Um, and then how does it work as far as, like, uh, deductibles and things like that? So the... I wouldn't... There's... All I have was this benefits guide that I sent you. I don't believe any of these have deductibles. I think the dental has a deductible, and that's the \$50 per person. Um... Okay. But none of these have deductibles, because they're not med- they're not major medical plans. They're all limited benefits plans. So what that means is, the doctor or the member sends the claim to the insurance carrier, and the carrier pays towards the claim up to a set dollar amount. And depending on the services rendered and the coverage, the remainder of that claim would be your responsibility. I'm sorry, explain that again. All right. I'm stupid about healthcare.... that the doctor and the member sends the claim to the insurance carrier, and the carrier pays towards the claim up to a set dollar amount. That set dollar amount will be listed on the benefits guide. And then depending on the services rendered and the coverage, the remainder of that claim will be your responsibility. So essentially, American Public Life, which is your carrier, just for example, say you went to the hospital, they'd pay you for \$50 a day, however how long you're in the hospital, that's what they're gonna cover- Okay. ... and then the rest of it would be your responsibility. Okay. Okay. Um... And then, what's the difference then between the basic, enhanced and premier? It's just the... that dollar coverage is different per day? Or what, depending on what you have? Give me one moment. I'm gonna pull up the benefits guide, if I could tell you. Okay. So it's kind of just like a... like a financial insurance kind of plan for, like, if something bad happened to you? More than even like medical insurance. So yes, it's, it's intended, it's, it's intended to be temporary insurance until you get hired on with whatever company you're doing through the temp agency with. Okay. So it's just something that's essentially it's intended for this to have some coverage versus not having any coverage. Yeah. So- And then, um, would it... it doesn't cover any of that preventative? Is that, is that extra too? The N- the MC Pella Rx is the preventative plan. Okay. That covers, like, wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women, any preventative care services. Okay. That is not... That was not in- not covered... Excuse me. Is not covered by the Insure Plus. Okay. All right. Well, I definitely... I'll want the preventative medical plan. I wanna look at this. So did you receive the benefits guide to that set? Yes. Yep. I'm trying to, like, quickly kind of go through it and see. Mm-hmm. So if you go to page two, you can see the prices of what I'm referring to. It says, "Plan benefit summaries." Plan benefit summaries. Oh, here it is. Yeah. Preventative care, not included, doesn't work with ours. Um... Okay. So then there's, uh, like a prescription benefit it looks like, maybe? So it kind of just caps prescriptions maybe? Included, included. Not included. Oh, okay. I see. \$50 a day, \$100 a day, \$200 a day. Stay in the hospital, dental care, hospital emergency room. Physician's office. Okay. Um. Can be chosen with an insured plan. Okay. So, uh... I'm thinking maybe this, the preventative plus

maybe the Insure Plus Basic? For me, is probably what I want to do? At least for now. All right, so you're gonna do the Insure Plus Basic, the dental... I mean, that's it. So just Insure Plus Basic and everything else? Yeah. Unless, like... Let's see. Yeah. I don't think... So does... So am I not eligible for the... for the dental, vision and t- term life? That's a part of everything. You, you don't have to be eligible for that. What do you mean by eligible? Okay. Well, I don't know. It, it... they said that there were some things that w- uh, you'd have to, after, um, a certain amount of time, that you would be avail- like that, that would be available for you. Um- I wouldn't know anything about... That would be... That'll probably be something you have to talk to Create a Circle about directly. Um, as far as I know, you are elig- you're eligible for all these plans to get enrolled. Okay. And then for dental, vision and term life, um, so is, is that... does that operate like medical? Or is that, again, like a financial insurance kind of thing? All of th- all of these plans, all of these plans are limited benefits plans. They all work the same way. Okay. So that would be just, like, kind of a coverage towards if you get dental work done. Um... Okay. Then I'd say, uh, yeah, same thing. I think I s- I still would want just the preventative medical plan and then the Insurance Plus Basic. So you still want the full coverage? Y- yes. Um, that mean- by full coverage, you mean like the preventative with the insurance plan? I mean everything that they have to offer. The... So you'll have the medical, the free r- the free Rx, the dental, the life insurance, vision, critical illness, group accident, preventive care and the behavioral health. Um... Uh... Well... I mean, and you can't... Yeah. I mean, if... How much is, like, the full coverage with all of that? \$46.76 a week. Okay. And then if I... Is there any way to do it, like, a la carte, if I wanted like, just the... Let's see, one, two, three, four, 15. Yeah, you don't have to get the behavior health and the group accident or the critical illness. Yeah. I don't know if I- That was- ... would use any... all of that. So if you take those off, your total would be \$40.74 a week. Okay. And that's for just basically- It's for the medical, dental, life, vision and the preventative care. Okay. Is it for... is that for the Ensure Plus premier, or? That's for the Ensure Plus Basic. You said you wanted- Basic. ... the Basic plan. Okay, yeah. Okay. So it would be the preventative, the Ensure Plus basic, and then the dental, vision and life would be 40 a month? Say that again? So it would be the preventative, medical, the Ensure Plus basic, and then dental, vision and life bundled, like bundled together, kind of. So you have... you have the Ensure Plus basic, the dental, the life insurance, the vision, and the preventative care. So in total, you have five plans, and it'd be \$40.74 a week. Okay. All right. I think that sounds about right. And then how... h- how much does the term life cover? Like, what's the max for that? Let me give me one moment. I have to pull the benefits app back up. Okay. Sorry. No, you're fine. It'd be 20,000. Okay. Could I increase that if I wanted to? No, ma'am. Oh, okay. Oh, shoot. Um... Okay. In that case, can you take off the term... the dental, vision and term life, and just do the medical plan and then the insurance plus... plus basic? So you just want the preventative care and the medical now? Yeah. So that'd be \$32.84 that needs to deducted weekly. Okay. That works. All right. Well, was there anything else that you were intere- interested in? Um, not currently. Like I said, I think there was something... They said that benefits may change, like, in a year, after a year of employment. So I don't know if that's through you guys or someone else, so. Um, but this is... I think the limit of what they offer right now, so that's good, good for me. All right. So do you authorize your employer to make these deductions? Yes. Thank you. All right. So I do have to let you know that your preventative care... your preventative plan falls under Section 125. Section 125 is the IRS regulation that allows you to get enrolled in these plans pre-tax. Since

they allow you to get enrolled pre-tax, you're not allowed to get unenrolled from these plans unless you have a company open enrollment period, or you have a qualifying life event, such as marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier. Okay. All right. So the enrollment process does take one to two weeks. Once you see that first deduction from your paycheck and we see it in our system, that following Monday is when your coverage will become active, and your ID cards will be sent one to two weeks from that activation date. Okay. Sounds good. All right. So I do want to let you know that with your Ensure Plus plan, if you're wanting a physical copy of your card, you have to call and request it once your coverage becomes active. Otherwise, it's only sent via email. Okay. That's fine with me. All right. Was there anything else I can help you with today, Ms. Deni- Ms. Sandra? Uh, no, that's it. All right. If there's nothing else, thanks for calling Benefits in the Card. I hope you have a great rest of your week. You too. Thank you very much. Thank you. Okay, bye. Bye-bye.

Conversation Format

Speaker speaker_0: Thanks for calling Benefits in the Car. This is Malcolm. How can I help you?

Speaker speaker_1: Hi. I'm calling to see, uh, what benefits are available to me and maybe potentially enroll.

Speaker speaker_0: What staffing company do you work for?

Speaker speaker_1: Uh, Creative Circle.

Speaker speaker_0: Can I ask for your social?

Speaker speaker_1: 6621.

Speaker speaker_0: First name?

Speaker speaker_1: Sandra.

Speaker speaker_0: Just Sandra?

Speaker speaker_1: Yeah.

Speaker speaker_0: S-A-N-D-R-A?

Speaker speaker_1: Yes.

Speaker speaker_0: And last name?

Speaker speaker_1: Uh, McLaughlin. Capital M-C, capital L-A-U-G-H-L-I-N.

Speaker speaker_0: Okay. So for security purposes, can you verify your address and date of birth for me?

Speaker speaker_1: Yep. It's, uh, 6744 Shackle Crossing in Zionsville, Indiana, and then 3/19/87.

Speaker speaker_0: Thank you. So we got your phone number, 260-704-1595?

Speaker speaker_1: Yes. That's, that's-

Speaker speaker_0: And your email is first name, last name, ten@gmail.com?

Speaker speaker_1: Yes. Yeah, mmm.

Speaker speaker_0: All right. So they offer you medical, free Rx, dental, life insurance, vision, critical illness, group accident, preventative care and behavior health.

Speaker speaker_1: Okay. And it... Well, it said, like, something about... for freelancers, that it had to be, like, a year for some of those to kick in or something like that. Is that correct?

Speaker speaker_0: I wouldn't know... I wouldn't know anything about that. The way that the enrollment process works on our end is it takes one to two weeks from whatever date you get enrolled. And once we see that first deduction from your paycheck, when we see it in our system, that following Monday is when your coverage becomes active.

Speaker speaker_1: Okay. Okay. Um, well, I'm s- I mean, I'm definitely interested in enrolling if possible.

Speaker speaker_0: Did you want me to send you a benefits guide before you get enrolled?

Speaker speaker_1: Sorry, what was that?

Speaker speaker_0: Did you want me to send you a benefits guide before you get enrolled? So you do have 30 days from the date you receive your first paycheck. Looks like our date in our system is 3/7 for you. So you will have, from 3... You will have until 4/7 to get enrolled. And when I was saying like I'll send you a benefits guide to give you that detailed information, the same information that I would have available to share with you, if you want to look that over before getting enrolled.

Speaker speaker_1: Mmm, I think they already shared that with us, so, um, so I don't know if that would be helpful or not. I mean, you can send it if you want, but, um, I just wanna-

Speaker speaker_0: I was just asking for your preference.

Speaker speaker_1: Sorry, what?

Speaker speaker_0: I was just asking for your preference, if you want to have some... Some people like to have a visual representation.

Speaker speaker_1: Oh, yeah. If you wanna, if you wanna just go ahead and send it. I'd still like to enroll, but yeah, if you wanna send it, then I, I can reference it.

Speaker speaker_0: All right. Actually, what plans are you interested in getting enrolled into?

Speaker speaker_1: Um, so whatever is available to me, I'd like to enroll in. But, uh, I... Definitely dental, vision and, uh, the life, uh, bundle, if that's available. I definitely need to do

that, and then any kind of medical plans that are available to me.

Speaker speaker_0: So you want to get enrolled into full coverage?

Speaker speaker_1: Yeah, if possible.

Speaker speaker_0: Okay. Full... just for you?

Speaker speaker_1: Uh, yep, just for me. Uh, well, if possible, the dental, vision, uh, I'd want for my kids as well.

Speaker speaker_0: So unfortunately, they give... They give you, like, a vertical restriction, so whatever you get enrolled into, everybody else has to get enrolled into it as well. So if you wanted to do the dental, vision, everybody... They have to get enrolled into the medical and all the other plans as well.

Speaker speaker_1: Okay. Well, then, just, uh, just for me, then.

Speaker speaker_0: Right, so for medical, they offer you three different options. They offer you the InSure+, basic, the InSure+, enhanced and the InSure+ Premier. All three of these plans cover doctors, hospitals and prescriptions. The only difference between the three is the higher you go up, the more coverage you will gain as far as the hospital benefit goes.

Speaker speaker_1: Okay. And it... That's just preventative, right?

Speaker speaker_0: No, that's actually... That's the actual doctor. That's the actual medical. The preventive one is the MUC TeleRx plan.

Speaker speaker_1: Okay. So, okay, so the Insur- so the InSure+ is the actual medical coverage, then?

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Okay. Um, let's see. And if it's employee only, and, and that's per week, like, the \$35 a week for the Premier, for example?

Speaker speaker_0: Yeah, so if you got a Premier, your total weekly would be \$65.28. And that includes everything else that you get, and that's for the full cov- for full coverage.

Speaker speaker_1: Okay. Um, and then how does it work as far as, like, uh, deductibles and things like that?

Speaker speaker_0: So the... I wouldn't... There's... All I have was this benefits guide that I sent you. I don't believe any of these have deductibles. I think the dental has a deductible, and that's the \$50 per person. Um...

Speaker speaker_1: Okay.

Speaker speaker_0: But none of these have deductibles, because they're not med- they're not major medical plans. They're all limited benefits plans. So what that means is, the doctor or the member sends the claim to the insurance carrier, and the carrier pays towards the claim up to a set dollar amount. And depending on the services rendered and the coverage, the

remainder of that claim would be your responsibility.

Speaker speaker_1: I'm sorry, explain that again.

Speaker speaker_0: All right.

Speaker speaker_1: I'm stupid about healthcare.

Speaker speaker_0: ... that the doctor and the member sends the claim to the insurance carrier, and the carrier pays towards the claim up to a set dollar amount. That set dollar amount will be listed on the benefits guide. And then depending on the services rendered and the coverage, the remainder of that claim will be your responsibility. So essentially, American Public Life, which is your carrier, just for example, say you went to the hospital, they'd pay you for \$50 a day, however how long you're in the hospital, that's what they're gonna cover-

Speaker speaker_1: Okay.

Speaker speaker_0: ... and then the rest of it would be your responsibility.

Speaker speaker_1: Okay. Okay. Um... And then, what's the difference then between the basic, enhanced and premier? It's just the... that dollar coverage is different per day? Or what, depending on what you have?

Speaker speaker_0: Give me one moment. I'm gonna pull up the benefits guide, if I could tell you.

Speaker speaker_1: Okay. So it's kind of just like a... like a financial insurance kind of plan for, like, if something bad happened to you? More than even like medical insurance.

Speaker speaker_0: So yes, it's, it's intended, it's, it's intended to be temporary insurance until you get hired on with whatever company you're doing through the temp agency with.

Speaker speaker_1: Okay.

Speaker speaker_0: So it's just something that's essentially it's intended for this to have some coverage versus not having any coverage.

Speaker speaker_1: Yeah.

Speaker speaker_0: So-

Speaker speaker_1: And then, um, would it... it doesn't cover any of that preventative? Is that, is that extra too?

Speaker speaker_0: The N- the MC Pella Rx is the preventative plan.

Speaker speaker_1: Okay.

Speaker speaker_0: That covers, like, wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for womens, any preventative care services.

Speaker speaker_1: Okay.

Speaker speaker_0: That is not... That was not in- not covered... Excuse me. Is not covered by the Insure Plus.

Speaker speaker_1: Okay. All right. Well, I definitely... I'll want the preventative medical plan. I wanna look at this.

Speaker speaker_0: So did you receive the benefits guide to that set?

Speaker speaker_1: Yes. Yep. I'm trying to, like, quickly kind of go through it and see.

Speaker speaker_0: Mm-hmm. So if you go to page two, you can see the prices of what I'm referring to. It says, "Plan benefit summaries."

Speaker speaker_1: Plan benefit summaries. Oh, here it is. Yeah. Preventative care, not included, doesn't work with ours. Um... Okay. So then there's, uh, like a prescription benefit it looks like, maybe? So it kind of just caps prescriptions maybe? Included, included. Not included. Oh, okay. I see. \$50 a day, \$100 a day, \$200 a day. Stay in the hospital, dental care, hospital emergency room. Physician's office. Okay. Um. Can be chosen with an insured plan. Okay. So, uh... I'm thinking maybe this, the preventative plus maybe the Insure Plus Basic? For me, is probably what I want to do? At least for now.

Speaker speaker_0: All right, so you're gonna do the Insure Plus Basic, the dental... I mean, that's it. So just Insure Plus Basic and everything else?

Speaker speaker_1: Yeah. Unless, like... Let's see. Yeah. I don't think... So does... So am I not eligible for the... for the dental, vision and t- term life?

Speaker speaker_0: That's a part of everything. You, you don't have to be eligible for that. What do you mean by eligible?

Speaker speaker_1: Okay. Well, I don't know. It, it... they said that there were some things that w- uh, you'd have to, after, um, a certain amount of time, that you would be avail- like that, that would be available for you. Um-

Speaker speaker_0: I wouldn't know anything about... That would be... That'll probably be something you have to talk to Create a Circle about directly. Um, as far as I know, you are eligible for all these plans to get enrolled.

Speaker speaker_1: Okay. And then for dental, vision and term life, um, so is, is that... does that operate like medical? Or is that, again, like a financial insurance kind of thing?

Speaker speaker_0: All of th- all of these plans, all of these plans are limited benefits plans. They all work the same way.

Speaker speaker_1: Okay. So that would be just, like, kind of a coverage towards if you get dental work done. Um... Okay. Then I'd say, uh, yeah, same thing. I think I s- I still would want just the preventative medical plan and then the Insurance Plus Basic.

Speaker speaker_0: So you still want the full coverage?

Speaker speaker_1: Y- yes. Um, that mean- by full coverage, you mean like the preventative with the insurance plan?

Speaker speaker_0: I mean everything that they have to offer. The... So you'll have the medical, the free r- the free Rx, the dental, the life insurance, vision, critical illness, group accident, preventive care and the behavioral health.

Speaker speaker_1: Um... Uh... Well... I mean, and you can't... Yeah. I mean, if... How much is, like, the full coverage with all of that?

Speaker speaker_0: \$46.76 a week.

Speaker speaker_1: Okay. And then if I... Is there any way to do it, like, a la carte, if I wanted like, just the... Let's see, one, two, three, four, 15.

Speaker speaker_0: Yeah, you don't have to get the behavior health and the group accident or the critical illness.

Speaker speaker_1: Yeah. I don't know if I-

Speaker speaker_0: That was-

Speaker speaker_1: ... would use any... all of that.

Speaker speaker_0: So if you take those off, your total would be \$40.74 a week.

Speaker speaker_1: Okay. And that's for just basically-

Speaker speaker_0: It's for the medical, dental, life, vision and the preventative care.

Speaker speaker_1: Okay. Is it for... is that for the Ensure Plus premier, or?

Speaker speaker_0: That's for the Ensure Plus Basic. You said you wanted-

Speaker speaker_1: Basic.

Speaker speaker_0: ... the Basic plan.

Speaker speaker_1: Okay, yeah. Okay. So it would be the preventative, the Ensure Plus basic, and then the dental, vision and life would be 40 a month?

Speaker speaker_0: Say that again?

Speaker speaker_1: So it would be the preventative, medical, the Ensure Plus basic, and then dental, vision and life bundled, like bundled together, kind of.

Speaker speaker_0: So you have... you have the Ensure Plus basic, the dental, the life insurance, the vision, and the preventative care. So in total, you have five plans, and it'd be \$40.74 a week.

Speaker speaker_1: Okay. All right. I think that sounds about right. And then how... h- how much does the term life cover? Like, what's the max for that?

Speaker speaker_0: Let me give me one moment. I have to pull the benefits app back up.

Speaker speaker_1: Okay. Sorry.

Speaker speaker_0: No, you're fine. It'd be 20,000.

Speaker speaker_1: Okay. Could I increase that if I wanted to?

Speaker speaker_0: No, ma'am.

Speaker speaker_1: Oh, okay. Oh, shoot. Um... Okay. In that case, can you take off the term... the dental, vision and term life, and just do the medical plan and then the insurance plus... plus basic?

Speaker speaker_0: So you just want the preventative care and the medical now?

Speaker speaker_1: Yeah.

Speaker speaker_0: So that'd be \$32.84 that needs to be deducted weekly.

Speaker speaker_1: Okay. That works.

Speaker speaker_0: All right. Well, was there anything else that you were interested in?

Speaker speaker_1: Um, not currently. Like I said, I think there was something... They said that benefits may change, like, in a year, after a year of employment. So I don't know if that's through you guys or someone else, so. Um, but this is... I think the limit of what they offer right now, so that's good, good for me.

Speaker speaker_0: All right. So do you authorize your employer to make these deductions?

Speaker speaker_1: Yes.

Speaker speaker_0: Thank you. All right. So I do have to let you know that your preventative care... your preventative plan falls under Section 125. Section 125 is the IRS regulation that allows you to get enrolled in these plans pre-tax. Since they allow you to get enrolled pre-tax, you're not allowed to get unenrolled from these plans unless you have a company open enrollment period, or you have a qualifying life event, such as marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier.

Speaker speaker_1: Okay.

Speaker speaker_0: All right. So the enrollment process does take one to two weeks. Once you see that first deduction from your paycheck and we see it in our system, that following Monday is when your coverage will become active, and your ID cards will be sent one to two weeks from that activation date.

Speaker speaker_1: Okay. Sounds good.

Speaker speaker_0: All right. So I do want to let you know that with your Ensure Plus plan, if you're wanting a physical copy of your card, you have to call and request it once your coverage becomes active. Otherwise, it's only sent via email.

Speaker speaker_1: Okay. That's fine with me.

Speaker speaker_0: All right. Was there anything else I can help you with today, Ms. Deni-
Ms. Sandra?

Speaker speaker_1: Uh, no, that's it.

Speaker speaker_0: All right. If there's nothing else, thanks for calling Benefits in the Card. I
hope you have a great rest of your week.

Speaker speaker_1: You too. Thank you very much.

Speaker speaker_0: Thank you.

Speaker speaker_1: Okay, bye.

Speaker speaker_0: Bye-bye.