

Transcript: VICTORIA

Taylor-5152328228225024-5706427126464512

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hey, Victoria. Uh, this is Viral, V-I-R-A-L. Uh, and I have question, uh, regarding plan. And, um, I'm currently enrolled. Can you please open my account? Okay. Um, what's the name of the agency you work for? Uh, Oxford. And the last four of your Social? 4908. Okay. And, I'm sorry, your first and last name again? Yeah. First name is Viral, V-I-R-A-L. Last name is Desai, D-E-S-A-I. And, uh, do you plan on verifying your address and date of birth? Uh, address can be different. I don't know what is that. Is, is it like 2700 or 1917? Uh, I'm not sure the, the address. But probably might be this one, 2700 Maple Street, Apartment 1443, Brevard Washington. Is that the one? Yes. That's what I have. And your date of birth? Yes. Yeah, April 25th, 1993. And then phone number is 732-723-7096? That's okay. Yeah. And then email is V-I-D-E-S-A-I17@gmail.com? 17@gmail.com. That's the one. Yeah. Okay. How can I help? So, uh, I mean, I haven't done any use or anything like... So currently I have the basic, uh, my plan is, uh, currently, uh, is this one, right? Uh, Stay Healthy, MEC-TeleRx. That's the, my plan currently? No. Um, so you currently have the Ensure Plus Basics for medical. Okay, that's what I'm thinking. And then you also have Dentals and Term Life. Insure Plus Basic, okay. So that is, uh... What is this? Mm. That doesn't... Uh, one second, give me a second. I'm just typing. So, uh, I'm c-, uh, I just wanted to know the difference between Insurance Plus and Insurance Plus Enhanced, difference between those. Like, if I upgrade that, my plan to... 'Cause that's the, the premium plan that you have, right, Insurance Plus Enhanced? So, both of the Insure Plus plans are hospital indemnity plans. They do not cover preventative care like the Stay Healthy does, but they do provide- Hmm. ... coverage for like, um, being admitted to the hospital, having to go to the emergency room or physician's office. The only difference between the Insure Plus and the Insure Plus Enhanced is the Enhanced pays a little bit more towards your hospitalization. Okay, so Stay Healthy... Okay, so what the... I'm seeing a screen. So Stay Healthy is a premium tier? I mean, that, that's a top medical plan? We don't have a premium tier. They all work different. So the Stay Healthy MEC-TeleRx just covers your preventative care. So things like yearly physicals, vaccinations and preventative screenings would be covered at 100% as long as you stay in network. But that's all it covers, is your preventative services. Okay, so you need to buy two then? It's like you need to have Insurance Plus and then you need to have Stay Healthy, both? Right, if you're on the preventative maintenance schedule, you need to buy the separate one, Stay Healthy? It, it really depends on what you're looking for. But yes, if you want preventative and non-preventative- Mm-hmm. ... then you can get the Stay Healthy with one of the Insure Plus plans. Stay Healthy one is the Insurance Plus plan. Okay. So currently if I look... Uh, just a second. I'm just looking. Um, \$18, right? \$18 currently. So that is Insurance Plus. And then I have dental... You said I have dental as well, right? Yeah, dental is

364. Right, okay. That I can see. Okay. But 18 plus... So, uh, preventative just covers yourself like just the vaccine, right, vaccine. What else is... Oh, sorry, I'm, my message. Right, vaccine. What else? So the MEC-TeleRx would cover yearly physicals, vaccinations and preventative screenings. Yearly physical, vaccination and pre-, okay, preventative screenings. Okay. Okay. So deductible... So what is the deductible difference between Plus and Enhanced Plus? There is no deductible for either of the Insure Plus plans. Okay. There's no deductible, right? Okay. Okay. So that... Then you said the only difference is the coverage goes high in Enhanced? I'm sorry? I'm saying the only difference between those two is the coverage is, uh, more higher in Enhanced. Is that right? Because coverage is... So the only difference between the Insure Plus and the Insure Plus Enhanced is the dollar amount that the insurance will cover for hospitalization. Oh. So the Insure Plus Enhanced pays a little bit more towards the hospitalization benefits. Hmm. Uh, I have this PDF currently, so yes, I can see really hospitals that wants to 50 dollars per day, it is \$100 per day, \$200, \$400. And means for first visit of the environment. Okay. Diamonds. Okay. First of all, then within that-Uh, okay. And so what is the... like I don't see any amount, like till what amount this insurance like, uh, you know, that will be amount, uh, you know, 500k or something, uh, that this Top Strat Insurance covers? Like I don't see any high end amount like, uh, just a... can you give me like m- m- I mean can you give me that, uh... is there any amount like top amount that you know is a top amount till the, the insurance will cover or like there is no such thing? The dollar amount that you see inside that chart on page number two is what the insurance will pay for the different benefits and then you pay the remainder of the bill. Oh, really I pay the remainder of the bill. Okay, so, so when it says like- So to give you an example. Yeah, sure. If you go to the emergency room, the insurance- Mm-hmm. ... is going to pay \$250 towards the emergency room and then you pay the remainder of the bill. No, 250. So and so if surgical, this is up to \$1,000, so then it only covers up... only \$1,000 after that, uh, I need to pay rest of the amount? Yes. So for the surgical benefits under what you currently have, they'll pay up to \$1,000 based on the surgery, uh, the surgical schedule. Anything left over th- from that is your responsibility. And that is \$1,000 total amount, it's not like per day or anything, right? Uh, it doesn't say per day on the benefits guide, so that I'm not too sure of. You'll have to verify that with the actual insurance company. Excellent insurance. Uh, because I, for me, I haven't anything used like... so after this enrolling benefits, like I need to log into somewhere else in order to activate the benefit or... because I, I mean, I... to be honest, I haven't, uh, you know, I haven't... I just enroll in the plan and after that I haven't, you know, utilized anything on this benefit, I mean, the insurance plan. So can you tell me like, uh, what needs to be done after that? Like do I, like if you can give me guidance. I, I'm sorry, I'm not understanding. I, I see that you're already enrolled and the coverage is already- Yes. ... currently active. Currently active. So do I need to select anything after the, um, like, do I need to select any local, any physical, like my doctor or anything or... I'm saying like, I have... do I need to take any action after this, like, uh, because I haven't... I just enroll on my side, but I want to use anything after that or do I need to take any, any additional steps? Uh, like, uh, do you see what I'm saying? Like do I have to select any doctor or something like that? Uh, I'm sorry. I'm not understanding what you're asking. My question is like, uh, so, uh, I, I ha- I haven't used any benefit of this plan, I just enrolled it, right? After that, what the question is like, do I need to do further, uh, do I need to do further anything from my side to utilize anything if something happens on the insurance? Like do I have to select any, you know, specific, uh, you know, any ho- hospital, physician or doctor?

Like that's what my question is, like do I have to do a... do I have to take any steps further on my side? Uh, thank you. That's what- Okay. So are you, are you wanting to add on to the enrollment? Are you wanting to make changes to the enrollment? Not change the enrollment. So after er- after enrolling this, uh, if I need to take any benefit, what do I need to do? Like do I just need to call the insurance? Well, you should just have an ID card and- Yes, I do have ID card. ... you hand the ID card to the provider and they handle all of that. So, so I need to select the provider. That's what my question is, right? Do... I haven't done anything. So do I need to select any provider particular, like I have ID card but I haven't, you know, done anything after that. So with that ID card, do I have to go, go anywhere and select my, my provider or hospital something or something like that? So for the medical plan, the Ensure Plus Basic, so you do not have to stay in network. Okay. So as long as they accept the coverage, you should be fine. Okay. Hmm. But you don't have to stay in network. Okay, I don't have to stay in network. I can go out of, outside network. Okay. That makes sense. Okay, so like, uh, surgical inter... \$200 per day, \$400... okay, um, \$500 per day, so... okay. And, and so what is the enrollment... open enrollment in, uh, 2nd to 18th, right? 18th is the last? Are you asking when the open enrollment will end? Yes, right. Let me double check. Yes, it looks like the 18th of December is the last day for the open enrollment. Okay. Uh, and what is the... this one I have also this lifetime insurance, right? So in the lifetime, what is I... the amount it covers? I haven't... uh, I'm, I'm not sure. Can you tell me like what is the amount it covers in lifetime insurance? Yes. In the event of your passing, your beneficiary- Right. ... would get the, uh, benefit amount of \$20,000. \$20,000. Okay. And in that do... can, can... I mean, uh, is there something that also like do we, do we have any options like we can go higher? Unfortunately, we only have one plan for that, so there's not a way to increase it. Okay. There's no way we can do this. Okay. But I see- Okay. ... we still haven't named your beneficiary. So who did you want to name as the beneficiary? Yeah. I mean, that would be my wife, so you can just put her name. Uh, I can just spell it for you. Devanshi. D-E-V-A-N-S-H-I. Devanshi. And her last name is Parikh. P-A-R-I-K-H. Uh... I'm just gonna repeat that back to make sure I got everything right. Sure, sure. So first name is D-E-V-A-N-S-H-I? Mm-hmm. That's right. And then last name is P-A-R-I-K-H? Yes. That's what... Yep, that's what, uh, you got it. Um, yeah. So, like, so if, if you can confirm, like, uh, this, like, in terms of, like, in surgical amounts, uh, scheduled, so scheduled. Okay. Yeah, are you able to confirm on this, like, so for the surgical amount, like \$1,000 is per day? I think it's just, like, it's a total amount it covers for surgery? Yeah, I, I don't believe it's a day because it would- Okay. ... specify that in the benefits guide. Right. But again- Okay. ... if you would like to confirm with the insurance company, you can definitely do so. Um, it would be through American Public Life and I can give you their phone number. American Public Life. So anything, do I need to, if I need to use something, I need to call American Public Life? I mean, you can. That's the actual insurance company. They can give more specific information regarding the details, whereas the information that we have here at Benefits and a Card is what's listed on the benefits guide. So if it's- Yeah. ... if you have questions that are more specific than what's listed on that pamphlet, then you would have to reach out to them directly. And if I need to make any claim or something, also I need to reach out to this guide, right? American Public Life? I'm sorry? If I need to, if I need to make any claim, something, right, then I need to reach out to this American Public Life? Yes. Right? That's the actual insurance carrier. Okay, okay. Can you, can you give me the phone number? Sure. It's 800-256- Okay. ... 8606. Okay. 8606. 8606. Okay, 8606. Okay. All right. Makes

sense. I will go... Definitely I need to, I add, add and upgrade the insurance, but I'll have to do a little bit of browsing and probably I will call you within a couple of days. I mean, we have still the, until 18th. 18th, is it 18th, right? 18th December, open enrollment? Yes. That would be the last day. 18th. The 18th of December. 18th December. Right. Okay. And then, yeah, I will get back to you and, uh, I mean, I will call and make the changes, uh, once I ready. But, uh, I think that's, currently you answered my all questions that I needed. So thank you. You're welcome. Did you need help with anything else? No, that's all. Thank you. Have a good day. You're welcome. Bye. Good, 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 on a Card. This is Victoria. How can I help you?

Speaker speaker_2: Hey, Victoria. Uh, this is Viral, V-I-R-A-L. Uh, and I have question, uh, regarding plan. And, um, I'm currently enrolled. Can you please open my account?

Speaker speaker_1: Okay. Um, what's the name of the agency you work for?

Speaker speaker_2: Uh, Oxford.

Speaker speaker_1: And the last four of your Social?

Speaker speaker_2: 4908.

Speaker speaker_1: Okay. And, I'm sorry, your first and last name again?

Speaker speaker_2: Yeah. First name is Viral, V-I-R-A-L. Last name is Desai, D-E-S-A-I.

Speaker speaker_1: And, uh, do you plan on verifying your address and date of birth?

Speaker speaker_2: Uh, address can be different. I don't know what is that. Is, is it like 2700 or 1917? Uh, I'm not sure the, the address. But probably might be this one, 2700 Maple Street, Apartment 1443, Brevard Washington. Is that the one?

Speaker speaker_1: Yes. That's what I have. And your date of birth?

Speaker speaker_2: Yes. Yeah, April 25th, 1993.

Speaker speaker_1: And then phone number is 732-723-7096?

Speaker speaker_2: That's okay. Yeah.

Speaker speaker_1: And then email is V-I-D-E-S-A-I17@gmail.com?

Speaker speaker_2: 17@gmail.com. That's the one. Yeah.

Speaker speaker_1: Okay. How can I help?

Speaker speaker_2: So, uh, I mean, I haven't done any use or anything like... So currently I have the basic, uh, my plan is, uh, currently, uh, is this one, right? Uh, Stay Healthy, MEC-TeleRx. That's the, my plan currently?

Speaker speaker_1: No. Um, so you currently have the Ensure Plus Basics for medical.

Speaker speaker_2: Okay, that's what I'm thinking.

Speaker speaker_1: And then you also have Dentals and Term Life.

Speaker speaker_2: Insure Plus Basic, okay. So that is, uh... What is this? Mm. That doesn't... Uh, one second, give me a second. I'm just typing. So, uh, I'm c-, uh, I just wanted to know the difference between Insurance Plus and Insurance Plus Enhanced, difference between those. Like, if I upgrade that, my plan to... 'Cause that's the, the premium plan that you have, right, Insurance Plus Enhanced?

Speaker speaker_1: So, both of the Insure Plus plans are hospital indemnity plans. They do not cover preventative care like the Stay Healthy does, but they do provide-

Speaker speaker_2: Hmm.

Speaker speaker_1: ... coverage for like, um, being admitted to the hospital, having to go to the emergency room or physician's office. The only difference between the Insure Plus and the Insure Plus Enhanced is the Enhanced pays a little bit more towards your hospitalization.

Speaker speaker_2: Okay, so Stay Healthy... Okay, so what the... I'm seeing a screen. So Stay Healthy is a premium tier? I mean, that, that's a top medical plan?

Speaker speaker_1: We don't have a premium tier. They all work different. So the Stay Healthy MEC-TeleRx just covers your preventative care. So things like yearly physicals, vaccinations and preventative screenings would be covered at 100% as long as you stay in network. But that's all it covers, is your preventative services.

Speaker speaker_2: Okay, so you need to buy two then? It's like you need to have Insurance Plus and then you need to have Stay Healthy, both? Right, if you're on the preventative maintenance schedule, you need to buy the separate one, Stay Healthy?

Speaker speaker_1: It, it really depends on what you're looking for. But yes, if you want preventative and non-preventative-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... then you can get the Stay Healthy with one of the Insure Plus plans.

Speaker speaker_2: Stay Healthy one is the Insurance Plus plan. Okay. So currently if I look... Uh, just a second. I'm just looking. Um, \$18, right? \$18 currently. So that is Insurance Plus. And then I have dental... You said I have dental as well, right? Yeah, dental is 364. Right, okay. That I can see. Okay. But 18 plus... So, uh, preventative just covers yourself like just the vaccine, right, vaccine. What else is... Oh, sorry, I'm, my message. Right, vaccine. What else?

Speaker speaker_1: So the MEC-TeleRx would cover yearly physicals, vaccinations and preventative screenings.

Speaker speaker_2: Yearly physical, vaccination and pre-, okay, preventative screenings. Okay. Okay. So deductible... So what is the deductible difference between Plus and Enhanced Plus?

Speaker speaker_1: There is no deductible for either of the Insure Plus plans.

Speaker speaker_2: Okay. There's no deductible, right? Okay. Okay. So that... Then you said the only difference is the coverage goes high in Enhanced?

Speaker speaker_1: I'm sorry?

Speaker speaker_2: I'm saying the only difference between those two is the coverage is, uh, more higher in Enhanced. Is that right? Because coverage is...

Speaker speaker_1: So the only difference between the Insure Plus and the Insure Plus Enhanced is the dollar amount that the insurance will cover for hospitalization.

Speaker speaker_2: Oh.

Speaker speaker_1: So the Insure Plus Enhanced pays a little bit more towards the hospitalization benefits.

Speaker speaker_2: Hmm. Uh, I have this PDF currently, so yes, I can see really hospitals that wants to 50 dollars per day, it is \$100 per day, \$200, \$400. And means for first visit of the environment. Okay. Diamonds. Okay. First of all, then within that-Uh, okay. And so what is the... like I don't see any amount, like till what amount this insurance like, uh, you know, that will be amount, uh, you know, 500k or something, uh, that this Top Strat Insurance covers? Like I don't see any high end amount like, uh, just a... can you give me like m- m- I mean can you give me that, uh... is there any amount like top amount that you know is a top amount till the, the insurance will cover or like there is no such thing?

Speaker speaker_1: The dollar amount that you see inside that chart on page number two is what the insurance will pay for the different benefits and then you pay the remainder of the bill.

Speaker speaker_2: Oh, really I pay the remainder of the bill. Okay, so, so when it says like-

Speaker speaker_1: So to give you an example.

Speaker speaker_2: Yeah, sure.

Speaker speaker_1: If you go to the emergency room, the insurance-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... is going to pay \$250 towards the emergency room and then you pay the remainder of the bill.

Speaker speaker_2: No, 250. So and so if surgical, this is up to \$1,000, so then it only covers up... only \$1,000 after that, uh, I need to pay rest of the amount?

Speaker speaker_1: Yes. So for the surgical benefits under what you currently have, they'll pay up to \$1,000 based on the surgery, uh, the surgical schedule. Anything left over th- from that is your responsibility.

Speaker speaker_2: And that is \$1,000 total amount, it's not like per day or anything, right?

Speaker speaker_1: Uh, it doesn't say per day on the benefits guide, so that I'm not too sure of. You'll have to verify that with the actual insurance company.

Speaker speaker_2: Excellent insurance. Uh, because I, for me, I haven't anything used like... so after this enrolling benefits, like I need to log into somewhere else in order to activate the benefit or... because I, I mean, I... to be honest, I haven't, uh, you know, I haven't... I just enroll in the plan and after that I haven't, you know, utilized anything on this benefit, I mean, the insurance plan. So can you tell me like, uh, what needs to be done after that? Like do I, like if you can give me guidance.

Speaker speaker_1: I, I'm sorry, I'm not understanding. I, I see that you're already enrolled and the coverage is already-

Speaker speaker_2: Yes.

Speaker speaker_1: ... currently active.

Speaker speaker_2: Currently active. So do I need to select anything after the, um, like, do I need to select any local, any physical, like my doctor or anything or... I'm saying like, I have... do I need to take any action after this, like, uh, because I haven't... I just enroll on my side, but I want to use anything after that or do I need to take any, any additional steps? Uh, like, uh, do you see what I'm saying? Like do I have to select any doctor or something like that?

Speaker speaker_1: Uh, I'm sorry. I'm not understanding what you're asking.

Speaker speaker_2: My question is like, uh, so, uh, I, I ha- I haven't used any benefit of this plan, I just enrolled it, right? After that, what the question is like, do I need to do further, uh, do I need to do further anything from my side to utilize anything if something happens on the insurance? Like do I have to select any, you know, specific, uh, you know, any ho- hospital, physician or doctor? Like that's what my question is, like do I have to do a... do I have to take any steps further on my side? Uh, thank you. That's what-

Speaker speaker_1: Okay. So are you, are you wanting to add on to the enrollment? Are you wanting to make changes to the enrollment?

Speaker speaker_2: Not change the enrollment. So after er- after enrolling this, uh, if I need to take any benefit, what do I need to do? Like do I just need to call the insurance?

Speaker speaker_1: Well, you should just have an ID card and-

Speaker speaker_2: Yes, I do have ID card.

Speaker speaker_1: ... you hand the ID card to the provider and they handle all of that.

Speaker speaker_2: So, so I need to select the provider. That's what my question is, right? Do... I haven't done anything. So do I need to select any provider particular, like I have ID card but I haven't, you know, done anything after that. So with that ID card, do I have to go, go anywhere and select my, my provider or hospital something or something like that?

Speaker speaker_1: So for the medical plan, the Ensure Plus Basic, so you do not have to stay in network.

Speaker speaker_2: Okay.

Speaker speaker_1: So as long as they accept the coverage, you should be fine.

Speaker speaker_2: Okay. Hmm.

Speaker speaker_1: But you don't have to stay in network.

Speaker speaker_2: Okay, I don't have to stay in network. I can go out of, outside network. Okay. That makes sense. Okay, so like, uh, surgical inter... \$200 per day, \$400... okay, um, \$500 per day, so... okay. And, and so what is the enrollment... open enrollment in, uh, 2nd to 18th, right? 18th is the last?

Speaker speaker_1: Are you asking when the open enrollment will end?

Speaker speaker_2: Yes, right.

Speaker speaker_1: Let me double check. Yes, it looks like the 18th of December is the last day for the open enrollment.

Speaker speaker_2: Okay. Uh, and what is the... this one I have also this lifetime insurance, right? So in the lifetime, what is I... the amount it covers? I haven't... uh, I'm, I'm not sure. Can you tell me like what is the amount it covers in lifetime insurance?

Speaker speaker_1: Yes. In the event of your passing, your beneficiary-

Speaker speaker_2: Right.

Speaker speaker_1: ... would get the, uh, benefit amount of \$20,000.

Speaker speaker_2: \$20,000. Okay. And in that do... can, can... I mean, uh, is there something that also like do we, do we have any options like we can go higher?

Speaker speaker_1: Unfortunately, we only have one plan for that, so there's not a way to increase it.

Speaker speaker_2: Okay. There's no way we can do this. Okay.

Speaker speaker_1: But I see-

Speaker speaker_2: Okay.

Speaker speaker_1: ... we still haven't named your beneficiary. So who did you want to name as the beneficiary?

Speaker speaker_2: Yeah. I mean, that would be my wife, so you can just put her name. Uh, I can just spell it for you. Devanshi. D-E-V-A-N-S-H-I. Devanshi. And her last name is Parikh. P-A-R-I-K-H. Uh...

Speaker speaker_1: I'm just gonna repeat that back to make sure I got everything right.

Speaker speaker_2: Sure, sure.

Speaker speaker_1: So first name is D-E-V-A-N-S-H-I?

Speaker speaker_2: Mm-hmm. That's right.

Speaker speaker_1: And then last name is P-A-R-I-K-H?

Speaker speaker_2: Yes. That's what... Yep, that's what, uh, you got it. Um, yeah. So, like, so if, if you can confirm, like, uh, this, like, in terms of, like, in surgical amounts, uh, scheduled, so scheduled. Okay. Yeah, are you able to confirm on this, like, so for the surgical amount, like \$1,000 is per day? I think it's just, like, it's a total amount it covers for surgery?

Speaker speaker_1: Yeah, I, I don't believe it's a day because it would-

Speaker speaker_2: Okay.

Speaker speaker_1: ... specify that in the benefits guide.

Speaker speaker_2: Right.

Speaker speaker_1: But again-

Speaker speaker_2: Okay.

Speaker speaker_1: ... if you would like to confirm with the insurance company, you can definitely do so. Um, it would be through American Public Life and I can give you their phone number.

Speaker speaker_2: American Public Life. So anything, do I need to, if I need to use something, I need to call American Public Life?

Speaker speaker_1: I mean, you can. That's the actual insurance company. They can give more specific information regarding the details, whereas the information that we have here at Benefits and a Card is what's listed on the benefits guide. So if it's-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... if you have questions that are more specific than what's listed on that pamphlet, then you would have to reach out to them directly.

Speaker speaker_2: And if I need to make any claim or something, also I need to reach out to this guide, right? American Public Life?

Speaker speaker_1: I'm sorry?

Speaker speaker_2: If I need to, if I need to make any claim, something, right, then I need to reach out to this American Public Life?

Speaker speaker_1: Yes.

Speaker speaker_2: Right?

Speaker speaker_1: That's the actual insurance carrier.

Speaker speaker_2: Okay, okay. Can you, can you give me the phone number?

Speaker speaker_1: Sure. It's 800-256-

Speaker speaker_2: Okay.

Speaker speaker_1: ... 8606.

Speaker speaker_2: Okay. 8606. 8606. Okay, 8606. Okay. All right. Makes sense. I will go... Definitely I need to, I add, add and upgrade the insurance, but I'll have to do a little bit of browsing and probably I will call you within a couple of days. I mean, we have still the, until 18th. 18th, is it 18th, right? 18th December, open enrollment?

Speaker speaker_1: Yes. That would be the last day.

Speaker speaker_2: 18th.

Speaker speaker_1: The 18th of December.

Speaker speaker_2: 18th December. Right. Okay. And then, yeah, I will get back to you and, uh, I mean, I will call and make the changes, uh, once I ready. But, uh, I think that's, currently you answered my all questions that I needed. So thank you.

Speaker speaker_1: You're welcome. Did you need help with anything else?

Speaker speaker_2: No, that's all. Thank you. Have a good day.

Speaker speaker_1: You're welcome.

Speaker speaker_2: Bye.

Speaker speaker_1: Good, bye-bye.