ALL EN PAYMENTS CALL TRANSCRIPT AUGUST 5, 2025

Katherine Jett: Good afternoon, everyone, and welcome to the Quarterly All Employment Network Payments Call. My name is Katherine Jett, and I will be your moderator for today's call. Next slide, please.

We are going to go over a few logistics before we go over the agenda and get the call started. This call is being recorded and transcribed. Participants are not permitted to record this meeting nor capture the transcript per the Ticket Program Agreement Part 3, Section 11, Subsection I. EN staff are not permitted to record this meeting or capture the transcript. Post-call items from today's call will be available. It is going to be the PowerPoint presentation, transcript, recap, and the audio recording that will be available post-call on the Your Ticket to Work website in a few weeks. During the Q&A session today, we are going to have an interactive Q&A. The chat is disabled but all questions will be asked aloud. So if you are joining via the phone and you wish to ask a question, you will just raise your hand utilizing *5. You will be unmuted by the facilitator. Then you will press *6 to unmute yourself. Now if you're joining on the MS Teams application, you will just click the raise hand icon and the facilitator will provide access to your audio and/or your video, if you choose. Next slide, please.

During our Q&A session, just please ask one question at a time as you are called upon by the facilitator. And ask questions regarding the topics discussed on the call today. Any additional questions or comments can be sent to ENPaymentsHelpDesk@ssa.gov. We do have closed captioning available for participants who wish to join using closed captions. If you will just click on the *more* at the very top of the screen, then click *language and speech*, and then *turn on live captions*. Now if you have the link from the GovDelivery message for the closed captions, just paste the link in the browser and it is going to open up a separate window for closed captions. Next slide, please.

And now we will go over today's agenda. So, we have the April ePay file statistics, ePay reminders, Payments Help Desk reminders, Payroll Information Exchange question review, tips for using the Monthly Earnings Estimator tool, Ticket Portal best practices, resources, the question-and-answer session, and closing remarks. Next slide, please.

And at this time, I would like to welcome the EN Payments Manager, your presenter for today, Nicole Black. Take it away, Nicole.

Nicole Black: Thank you, Katherine. Welcome, everyone. Thank you for joining us for our August All EN Payments Call. We will start with the April ePay file stats. The last ePay file was completed in May of this year and the total claims paid was 10,256. The total SSNs paid was 3,098. The total amount paid was $5,668,600. And SSA has started processing the July 2025 ePay file. Next slide, please.

The ePay reminders for this current ePay file. Phase 1 Milestone 4 is paid via ePay. But ENs must still submit payment requests for Phase 1 Milestones 1 through 3 through the Ticket Portal with proof of relationship. Unassigned Tickets are not included in ePay and ENs must have passed their annual Service and Supports Review. The ePay file is processed in SSN order, not in Provider ID order. And Phase 1 Milestone 4, Phase 2 Milestones and Outcomes are paid via ePay. ENs are encouraged not to submit for these payment types via the Portal without submitting evidence of earnings when the EN portion of the ePay file is being processed. Submitting for such payment does slow down processing and causes duplicate claim months. Next slide, please.

Please allow TPM to pay all available claims via ePay before requesting payment via the Ticket Portal. An initial PII violation will remove the EN from ePay for three months or one ePay file. During this time, the EN must submit payment requests via the Ticket Portal. For example, if an EN violates the PII rule while a file is currently being processed, they will be removed from the next ePay file. So, for instance, if an ePay violation takes place in February, they would be removed from the April ePay file. Next slide, please.

Transitioning to **Payment Help Desk reminders.** For payment inquiries, all communication regarding Ticketholders and Employment Networks must be with suitable EN staff. That is your approved Portal users, Program Contacts, and Signatory Authorities.

PII, or Personally Identifiable Information. If an EN needs to submit PII, the submission must be done via fax or mail. ENs must not send PII via email. ENs should also use the SSA reference number when emailing payment inquiries to the Payments Help Desk. Next slide, please.

We are going to cover the questions regarding the Payroll Information Exchange (PIE) that were brought up on the All EN Call a few months ago. And with these questions, I will go over what was asked and provide the SSA response to those. Starting at the top.

- Will the Payroll Information Exchange be able to distinguish between the paid date and pay periods?

o   Yes. Each report will contain the paid date. We are not guaranteed to receive the pay period start and end dates or the start of work date, but most employers do report this information.

The second question is:
- Will ENs have access to PIE in any form to confirm wage information during any of the five-year Ticket participation?
  o   Since we have a contract with Equifax, we won't be able to share actual PIE wage information. The BPQY currently shows verified wages from the SSI record and the SGA months for SSDI. We are unable to disclose the source of earnings on the BPQY.

The third question is:
- Will the ENs have access to PIE to help with getting pay statements?
  o   The contract does not allow us to share PIE data.

 Next slide, please.

The next question is:
- How does PIE capture self-employed Ticketholders' wage information?
  o   PIE does not capture self-employment wage data.

Question 5 is:
- With the PIE program, will SSA be accepting wages from 1099 or contractor positions? If so, can ENs submit those types of pay stubs to TPM when requesting payments?
  o   No, PIE will only share employer-employee relationship wage data. The 1099 requires the individual to file a self-employed tax return.

Question 6:
- Will the PIE function help to validate earnings that can reduce or eliminate EN overpayments?
  o   We will continue to use available resources to do our best to integrate data to reduce the risk of over and underpayments to beneficiaries and service providers.

So just to bring everything together with the PEI information. When the recap for this call is sent out, there will also be the links that are the public-facing FAQs for the Payroll Information Exchange available to you so that you can take a deeper dive and use those resources to answer any additional questions you may have. Next slide, please.

Okay, now we are going to debut the Monthly Earnings Estimator tool preview update. Many of you may be familiar with our Monthly Earnings Estimator that is located on the Your Ticket to Work website. The purpose of the next few slides is to try to simplify the use and make it more of a resource to use when you are trying to assess which possible claim months are available when you are making payments requests. So, what this tool does is calculates total income. The tool calculates your total income either earned in the month or paid in the month. And once that income is calculated, it maps it. The tool compares the calculated monthly income that has been entered against the earnings levels that have been designated by SSA as Trial Work Level, or Substantial Gainful Activity, or Blind Substantial Gainful Activity.

Something to note when you are entering any information is that the beneficiary SSN at the top and the beneficiary's name, you are probably thinking that is PII. You are right, it is. This tool is specifically for your internal use only as an Employment Network. It is not designed or to be used for sharing. If you do not need to use or enter that information, that is your choice. Like I said. This is a resource for you to use internally at your Employment Network. Next slide, please.

You can look at the next steps here on how to complete the Estimator Tool tab as somewhat of a checklist to make sure that you are entering all of the information necessary to make this tool give you the information you need to make your payment requests. One of the first things you will do is enter your pay stub data for the Ticketholder. And then you are going to make note of the duration of the pay stub data. It is important to make sure that the duration of the pay stubs is 31 days or less because the tool will not accept anything that exceeds 31 days. The accepted pay frequencies that the tool will accept are daily, weekly, biweekly, twice a month, and monthly pay stubs. It also allows you the opportunity to enter the data if the Ticketholder happens to have multiple jobs. You can enter the pay stubs that have overlapping or duplicate date ranges to accommodate these situations. And the most important thing I can share with you as you are entering the data on this tab is to use the date format that is shown in the yellow box, with the two-digit month, two-digit day, and four-digit year. If you try to put the information in differently, you will receive an error because this format cannot be altered.

Another thing for you to make note of when you are looking at this example here that covers the pay periods from November 2024 through January 2025, is that after the data has been entered, you look under the possible claim months. It shows you that your possible claim months with what you have entered here range from November 2024 through January 2025. And it also breaks down what your earnings levels are for either a Title 2 or a Title 16 Ticketholder. And on the next few slides, we will break this down even further using the same example. Next slide, please.

So, we have entered your pay stub data, and we are now assessing the information using the earnings breakup tab. We are initially going to look at our SSDI Ticket for Title 2 Ticketholders, which is based on when earned. The earnings are allocated to the specific months based on when they were actually earned by that Ticketholder. From the example that we used, there were five pay periods. For November 2024, column E, you can see that the Ticketholder had earnings above Trial Work Level. For December 2024, you will see that the Ticketholder in this scenario had earnings that are above SGA. And then for January 2025, you can see that there are not enough earnings sufficient to request a payment. Another thing to be mindful of as you are entering data and using the data to determine what pay stubs need to be submitted, take a look at the pay date for December 13, 2024. And you can also look at January 10, 2025. Both of those pay periods or those pay stubs lap over into two months, November and December, which is seen in columns E and F. When you submit that pay stub to us, you only need to submit it one time because as you can see here, the system will designate that the pay stub for that Ticketholder received on December 13 takes into account earnings for two separate months. Next slide, please.

Now, we are looking at those monthly allocations at the bottom, the total earnings. You want to verify the monthly allocation has been distributed throughout the spreadsheet is enough to align with the designated levels of Trial Work Level and SGA. And then your claim months are also noted there. This notes which month has sufficient earnings to potentially request a payment that is based on SSA guidelines. And this example, again, is for your Title 2 SSDI beneficiaries based on when earned. Next slide, please.

We are still using the same earnings. However, we are now using these earnings for Ticketholders who are SSI or Title 16. And this is based on when paid. The earnings are allocated to specific months based on when the Ticketholder is paid. Again, the exact same pay periods that you will see the earnings are allocated differently, which will give you different claim months you are eligible for. For November 2024 and for your Title 16 Ticketholders, there are not enough earnings present to request a payment. However, for December 2024, there are enough earnings that are above Trial Work Level. And in January, the earnings are also above Trial Work Level. Like with the SSDI, your Title 2 Ticketholder, those same periods, they are treated differently. You see that there is no overlapping here. It is very important when you are using a spreadsheet to make sure that you are using the correct segment to identify the earnings for your Title 2 or your Title 16 Ticketholders. Next slide, please.

Again, the key points here are for the monthly allocations, where you want to verify that the monthly allocation of earnings are there to ensure that they align with the designated levels of TWL and SGA. And make note of which months have sufficient earnings to potentially request a payment based on SSA guidelines. Next slide, please.

Some key points just to remember for using the tool, overall. The accurate claims. By mapping the earnings correctly, the tool will assist in identifying the appropriate months for requesting payments. And it also provides a detailed assessment for a clear view of which months have sufficient earnings for these potential claims. This tool will assist in making payment requests using the correct attainment month based on the earnings that are received from the Ticketholders. Please note, and this is a big one, the earnings breakdown for your SSI or your Title 16 Ticketholders is located on the far right of the spreadsheet starting at column X. When you open the spreadsheet up and you are using it from the website, you will want to make sure when you enter your data that you scroll over to column X, where you can see the information specifically regarding your Title 16 Ticketholders. Just as an FYI for all of you. Like we said, this is a preview. And when the updated Monthly Earnings Estimator tool is made available, we will send out a GovDelivery so that you will know that the tool has been updated and is ready to use. All right, next slide.

Ticket Portal best practice as it relates to submitting evidence of earnings. Please make sure that the box, *Proof of earnings will be faxed in*, is checked when you are faxing in evidence of earnings when you are making a payment request. This will ensure that the payment request will automatically go into diary for nine business days. If the evidence of earnings is not received in nine business days, the payment request may be denied. If this step is missed, a payment request will automatically go into the queue for immediate processing. And you can see here on the graphic, the box does have to be selected manually, and it is at the very bottom on the right-hand side of the screen. Next slide, please.

Our resources. To reach us by phone, we are available Monday through Friday, 9:00 a.m. to 5:00 p.m. Eastern; toll free at 866-949-3687 or TTY at 866-833-2967. Option 1 is for the Beneficiary Help Desk. Option 2 is for the EN Payments Help Desk. And Option 3 is for the Systems Help Desk. And for GovDelivery, please be sure to save the email address to your safe senders list so that these messages do not go into your spam or junk email boxes. And that email address is TicketToWork@subscriptions.ssa.gov. If you would like to reach us by email for payment issues, please email ENPaymentsHelpDesk@ssa.gov. And for questions and issues related to Ticket assignment, the Service Provider website, and the Ticket Portal, please email ENSystemsHelp@ssa.gov. Next slide, please.

As a reminder, **payment topics**. We invite you to share topics that you would be interested in discussing through this forum. Our goal is to help educate you and provide clarification on processes and procedures related to payment. Please send your topics to the EN Payments Help Desk at ENPaymentsHelpDesk@ssa.gov. Next slide, please.

It is time to transition to our question-and-answer session. Next slide.

If you are asking by phone, raise your hand by pressing *5 on your phone and you will be unmuted by the facilitator. Then you will press *6 to unmute yourself. If you are asking your question through Microsoft Teams, raise your hand and you will be unmuted by the facilitator. You will need to click the microphone to unmute yourself. Jalin, do we have any questions?

Jalin: Yes. We have Elisa. Your audio and video are active. Click the microphone to unmute and activate video, if you would like, and ask your question.

Nicole Black: Thank you.

Elisa: Hi. My name's Elisa. I am with Genex. I oversee the Ticket to Work Program. We have several Ticketholders, more than 10, actually, three of whom are 1099s. They were continuing to get their monthly benefits past the point where they should have been suspended so we worked to help get the benefits suspended to mitigate or avoid overpayment. So, we were successful in doing so, but unfortunately, Social Security, when they suspended the cash benefit, it was coded as not due to work or earnings, which is incorrect. And we have put a lot of time to get this corrected with the field office, with EN Payments. We escalated to RCD, and no action has been taken. So, I guess the question is my concern is twofold. Obviously, one, that our Ticketholders are not getting the services that they're entitled to from us in trying to avoid overpayments, as well as not getting the protections that they're entitled to during the extended period of eligibility in the event that they need their benefits reinstated. I actually have one Ticketholder now who needs her benefits reinstated and they're denying her because she's coded as suspended not due to work and earnings, when that is incorrect. And obviously, what relates to this call, we, as an Employment Network, are unable to invoice as long as the suspension codes are incorrect. And we are just sort of like at the end of our rope not knowing where else to go. So, I'm requesting any assistance or any recommendations that might help us in getting this issue corrected.

Nicole Black: Thank you for your comment and your question, Elisa. The thing that you should be doing you are doing is, you are reaching out to your field office. The next step would be to look up to see who your AWIC is and see if your AWIC can afford you some additional resources or assistance to get the issue corrected for your Ticketholder.

Elisa: Okay, thank you.

Nicole Black: You are welcome. Jalin, who do we have our next question?

Jalin: Yes, we have Amberstar. Your audio and video are active. Click the microphone to unmute and activate video, if you would like, and ask your question.

Amberstar: Thank you so much. Amberstar here with CareerSource Brevard, and I do have two separate questions. The first question I would like to ask has to do with the requirement for requesting payments for Phase 1 Milestones 1 through 3 inside of the Ticket Portal. If we do not request that payment through the Ticket Portal, does that mean it will never ever get paid? Like if we end up in say Milestone 4 beyond, will those automatically get sent or will we just not receive them?

Nicole Black: Thank you, Amberstar, for your question. I would like to clarify, are you a traditional EN?

Amberstar: We are a Workforce EN.

Nicole Black: Okay, Workforce ENs are handled a bit differently and that is something that will be addressed for all of your cases via ePay. If you have something specific you would like me to review, my recommendation is send a reference number to the Payments Help Desk.

Amberstar: Oh, we do not have that. No, it is not specific. It is a general question. I am new to the program. And I was having this discussion with my internal trainer, someone who's been doing it for a long time, and so he just wanted me to get clarification on that. So, if there is not a general response, then maybe I could just reach out directly to my program manager that is assigned to us and inquire more on that.

Nicole Black: You can do that, or you can, like I said, reach out to the EN Payments Help Desk. And I can reply to you via email or have a separate conversation with you to give you additional insight on exactly how that process works for the Workforce ENs.

Amberstar: Okay, thank you. Okay. My second question is regarding the tool. And so that estimator tool that was shown, is that only during Trial Work Period or does it go beyond? And then end up taking into consideration any additional incentives like IRWEs or the student exclusion, those sorts of things?

Nicole Black: Excellent question. To restate your question, does this tool only take into account Trial Work Level or does it look at earnings beyond Trial Work Level? And then does it also take into consideration any other type of incentives such as IRWEs or anything else that the Ticketholders have as they are trying to acclimate themselves back into full-time work? Is that correct?

Amberstar: Correct.

Nicole Black: Okay. The tool is specifically used for the ENs to request payments, and it does take into account Trial Work Level earnings and SGA earnings. But it does not take into account anything related to benefits for Ticketholders. It is only a resource to be used for you, specifically when you are trying to request payment. That is it.

Amberstar: Thank you so much.

Nicole Black: All right, Jalin, who do we have next?

Jalin: Yes, we have Samantha. Your audio and video are active. Click the microphone to unmute and activate video, if you would like, to ask your question.

Samantha: Yes, hi. I wanted to just verify for concurrent beneficiaries if we can submit under either benefit for payment.

Nicole Black: Hi Samantha. Thank you for your question. So just to restate it, your question is for concurrent Ticketholders, are you able to submit a payment request under either of the earnings level, either for SSI or SSDI. Is that correct?

Samantha: Yes, that is correct.

Nicole Black: Yes, ma'am. If you have enough earnings, go ahead and send it in and we will address or assess that specific case to see the best way to be able to make that payment for you if all other payment criteria are met.

Samantha: Okay. Thank you so much.

Nicole Black: You are welcome. And Jalin, who do we have next?

Jalin: We have Angelina. Your audio and video are active. Please click the microphone to unmute and activate video, if you would like, to ask your question.

Angelina: Hi. Can you hear me?

Nicole Black: Yes, hi. How are you?

Angelina: I'm good. How are you? So, my question is kind of piggybacking on Samantha's, not planned, of course, is, if there is a concurrent beneficiary at the time of assignment and the beneficiary then transitions to SSDI only are ENs still able to capture payments based off of either kind of pathway, whether It is SSD or SSI?

Nicole Black: Let me restate your question just to make sure. Your question is, if start receiving payments under one entitlement and that entitlement ceases, can you still request payments under the secondary entitlement that is still applicable. Is that correct?

Angelina: Sort of.

Nicole Black: Help me out.

Angelina: It is more so that the SSI record has, I guess, formerly terminated because the SSDI now has increased. To give an example — there was payment based off of pay date, which is the SSI method, and now in requesting new payments are being told that we can only look at SSDI because that is what the current benefit is, not what the benefit was at the time of assignment.

Nicole Black: This does sound like It is case-specific. This is one that I would ask that you reach out to the Payments Help Desk with that reference number and ask them to forward it to me. I can take a look at it, and I can give you a more concise reply based on that specific situation.

Angelina: Will do and thank you.

Nicole Black: You are welcome. All right, Jalin, who do we have next?

Jalin: We have Justin. Your audio and video are active. Please unmute and activate video if you would like to ask your question.

Justin: Awesome. Thank you so much. So, this is a question. This is something that I feel like most ENs, and benefits counselors can attest to when someone enrolls in their program. It is not necessarily clear knowledge on whether the person has SSI or a Title 2 benefit. Is there any way for the sake of the payment request system knowing that, you know, you have to request either based on the earnings or the date that they earned it, right? Is there any way that something like an automated BPYI could be automatically sent to the EN upon enrollment so that we can actually have accurate knowledge on whether the person has SSI and SSDI or concurrent with both? Is that a possibility?

Nicole Black: Thank you for your question, Justin. So just to restate it, your request is, is there an opportunity for a BPQY to be automatically generated when a Ticketholder starts working with an EN?

Justin: Correct, yeah, either be sent to the beneficiary themselves, or sent to the EN. I guess it would make more sense to be sent to the beneficiary.

Nicole Black: Okay, the BPQY has to be requested, as you know. But that is something that SSA is on, and they have heard your request, and I will make note of it, and we will see if we can put it in our giant wish list and see if maybe one day that it will happen.

Justin: Thank you.

Nicole Black: You are welcome. All right, Jalin, who do we have next?

Jalin: Okay, we have Jenny. Your audio and video are now active if you would like to unmute and activate video to ask your question.

Jenny: How are you?

Nicole Black: I'm well, thank you.

Jenny: Good. So, I have a question in regard to the Earnings Estimator, the calculator. Does it take into consideration the 18-month look back tool if the client has earnings prior to Ticket assignment for SSDI, specifically?

Nicole Black: Thank you for your question. The tools are actually two separate tools. You only want to use the Monthly Earnings Estimator when you are trying to ascertain what your potential claim months are. That is it. So, you are looking at it for requesting payments only. Did that help?

Jenny: Yes, very much so; thank you.

Nicole Black: Okay, perfect. Thank you. You are welcome. All right, Jalin, who do we have next?

Jalin: Okay. We have Ray. Your audio and video are active. Click the microphone to unmute and activate video if you would like to ask your question.

Ray: Can you guys hear me?

Nicole Black: Yes. Good afternoon.

Ray: Hi, good afternoon, Nicole. I have a simple question regarding the tool. Would it be possible to remove or disable the popups on the Monthly Earnings Estimator? It always gets in

the way. The beginning date, end date, pay period, and, you know, every time you hover over or click, there is a popup always like right next to it. Sometimes It is difficult to copy and paste or see where you find to copy and paste.

Nicole Black: I would say we could take that into consideration. But I do feel like just for all ENs, in general, having that popup there with the specific format is helpful as a reminder of what the format must be in order to make the tool work.

Ray: Or could it be relocated like where it is not just right there next to the cursor where you are typing?

Nicole Black: We can take that into consideration with our developers and see if that can happen, but I can't make any promises, but we will definitely look into it.

Ray: Okay. That would be great. Thank you.

Nicole Black: Thank you, Ray. All right, Jalin, who do we have next?

Jalin: Next, we have Ruchin. Your audio and video are active. Click the microphone to unmute and activate video, if you would like, to ask your question.

Ruchin: Hello. Thank you so much. So, my question is kind of similar to Samantha and Angelina. You know, it is regarding concurrent beneficiaries. So, if someone starts with Title 16 with SSI only and then we receive a payment based on that but then they become concurrent, you know, due to their SSDI eligibility. Do we just want to verify that we continue to receive payments based on Title 16? Is that correct? And then if that is so, are we eligible for up to 60 payments?

Nicole Black: So that is also a case-specific question. It depends on the situation with that Ticketholder and their current entitlement status when we are reviewing the payment at that time. So, if you have one that you would like me to review that I can give you more clarity on, please send that to the Payments Help Desk with the reference number and ask them to forward it to me. And I will most definitely take a look and then be able to get back with you with specifics of that situation.

Ruchin: Thanks, Nicole. I was wondering if there is any place that I can kind of look at those specifically like, you know, maybe it has something to do with SGA or whatever those pay scenarios may be — where the payment is possible, or is it going to refer to SSDI? Is there someplace that I can look at this, read it for myself? Because we don't have anything

specifically, but this question often comes up and we don't know which way to go or what we are going to get paid.

Nicole Black: So, honestly, it is always going to be case-specific depending on the Ticketholder that you are working with at that time and what their title status is, and what's going on with them as an individual. So, yeah, like I said, you will send this one to me. I will take a look at it. But whenever you come across something that is just not making sense to you when it comes to the communications you are having with your Ticketholder, reach out to the Payments Help Desk, and ask me to take a look at it, and I will be more than happy to do that for you.

Ruchin: Got you. Okay, thank you so much, Nicole.

Nicole Black: You are welcome. And Jalin, who do we have next?

Jalin: I don't see any other raised hands, at the moment.

Nicole Black: All right. We will give it a few more seconds to see if anyone has anything that pops up that they'd like to address today. But again, if you are on the phone, you can raise your hand by pressing *5 and you will be unmuted by the facilitator. And then you can press *6 to actually unmute yourself. And if you are on Teams, use the raise your hand icon. You will be unmuted, but you will need to click your microphone to actually unmute yourself. Jalin, who do we have?

Jalin: We have Lori. Your audio and video are active. Click the microphone to unmute and activate video if you would like to ask your question.

Lori: Hi. Thank you. Can you hear me?

Nicole Black: Yes. Hi, Lori.

Lori: Hi. How are you today?

Nicole Black: Well, thank you.

Lori: Good. Hey, my question is just on this current ePay processing. When do you anticipate it will end?

Nicole Black: The ePay process, the timing varies, so I cannot give you a solid answer on that right now. But it typically can last anywhere up to three or four weeks when we are complete.

When we do get it completed, we will definitely send out a GovDelivery to alert you all and let you know that you can resume your normal payment request.

Lori: Okay, thank you very much.

Nicole Black: You are welcome. Any other questions? We have got about 15 minutes left. Okay. Well, we will transition on to the next slide and I will turn it back over to Katherine.

Katherine Jett: Thank you, Nicole. Thank you, again, for providing the informative updates. Now looking ahead, the next All EN Payments call is scheduled for Tuesday, November 4, from 1:00 to 2:00 p.m. And we would like to say from the Social Security Administration and the Ticket Program Manager team, thank you for joining today's call. We will see everyone again on November 4. Have a great day and this call is now completed.