

## Transcript: Estefania

**Acevedo-4689620543258624-4508950244147200**

### Full Transcript

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hi, this is Sam from APL. I have an insured on the line, and he wanted to speak to someone about possibly upgrading his, uh, dental plan. So we only have one dental plan. Oh, okay. Okay. Um- They don't have, um, different ones to choose from. Do you mind telling him that? Yeah, that's fine. Okay, thank you. Thank you. Um, do you need any information for him, or- Yeah. ... I mean... Um, I need the name of the staffing agency that he works for, as well as the last four of his Social. I think it's Surge Staffing. Mm-hmm. And the last four are 4884. And his first and last name? Matthew Holmes. Okay, thank you. And then if you want, you can just go ahead and send him over. Okay. And I did verify all of his information is correct. So, um, here he comes. And, um, if you don't mind, just please tell him if he did need something from APL to call us back. Um... Okay. Yeah. That's fine. ... he was just talking about upgrading. Thank you. Gotcha. Here he comes. Mm-hmm. Hey, good afternoon. I'm c- this is Benefits in a Card. Do I have Matthew on the line? Yes, ma'am. Um, I was telling the rep from APL that they actually only offer one dental plan. They don't have different pla- dental plans to choose from. It is only one. So, all of the add-ons are only just one, one add-on. Same thing for vision, they only offer one vision plan. Same thing for group accident, they only offer one group accident plan. The only one that there's f- to choose from are the medical plans. Yes, ma'am. And those don't include dental already. You would have to add it in addition. But like I told her, they only offer, unfortunately, one. And it's the one they already have. Well, 'cause what I had was the only thing. Yeah, sure. Uh, that's the only thing. Mm-hmm. I was wondering, because I needed to get, you know, dental work and it... Yeah. I was wondering about ... 300 bucks that- Oh, man. Um, if you ever have questions, like, ver- like that, it would be for APL, um, which is who just, you just got done talking to. Um, but like I said, they only offer one dental plan. For a preventative visit, you're covered at 100%. Something basic, you're covered at 80%. Basic restorative, you're covered at 80%, so that means like if you had t- get a cavity filled in. Um, x-rays, you get covered at 80%. And your annual maximum is \$750. You would have to provide a one-time deductible of \$50 for the individual plan that you currently have. But yeah, like I told you, there's only one and it's the one that you have. So, whenever they did the coverage, I would still end up having to pay \$1,000 out of pocket, which didn't sound right. I'm sorry, can you say that again? You were cutting up. You said something about \$1,000? Yeah, they were saying that it wasn't covering all of it. Like, I knew it was around, you know, 80% to 100%. That's what I told them. I was like, "This don't, that don't sound right." So, who told you that? Oh, Aspen Dental, where I went to get my family plan. Oh, they only cover... Yeah, they only cover a certain amount. They don't cover the entire bill. Um, if you want to know how much would be covered, that's something that you do have to talk to American Public Life, which is who you got done speaking to. Oh, okay. Okay. Mm-hmm. So I have to talk to them

about that? Mm-hmm, and they would tell you- Okay. ... why only a certain percentage is covered or wasn't covered. Um, but regarding your enrollment with choosing a different plan or adding new plans, um, they only offer one dental plan. So she did do- Well... ... the right thing by transferring you over since we are the healthcare administration. But to know why, like, that amount wasn't covered or anything like that, you would have to speak to them regarding that claim. Right. Yes, ma'am. Did you want me to transfer you back over to them? Yes, ma'am. That'd be, that'd be great. Did you want me to also provide you the contact number, just in case your call disconnects? Oh, no. I'll have it. I'll have it. Okay. I'm gonna go ahead and transfer your call. I hope you have a great day. Oh, thank you. You too.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker\_1: Hi, this is Sam from APL. I have an insured on the line, and he wanted to speak to someone about possibly upgrading his, uh, dental plan.

Speaker speaker\_0: So we only have one dental plan.

Speaker speaker\_1: Oh, okay. Okay. Um-

Speaker speaker\_0: They don't have, um, different ones to choose from.

Speaker speaker\_1: Do you mind telling him that?

Speaker speaker\_0: Yeah, that's fine.

Speaker speaker\_1: Okay, thank you. Thank you. Um, do you need any information for him, or-

Speaker speaker\_0: Yeah.

Speaker speaker\_1: ... I mean...

Speaker speaker\_0: Um, I need the name of the staffing agency that he works for, as well as the last four of his Social.

Speaker speaker\_1: I think it's Surge Staffing.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: And the last four are 4884.

Speaker speaker\_0: And his first and last name?

Speaker speaker\_1: Matthew Holmes.

Speaker speaker\_0: Okay, thank you. And then if you want, you can just go ahead and send him over.

Speaker speaker\_1: Okay. And I did verify all of his information is correct. So, um, here he comes. And, um, if you don't mind, just please tell him if he did need something from APL to call us back. Um...

Speaker speaker\_0: Okay. Yeah. That's fine.

Speaker speaker\_1: ... he was just talking about upgrading. Thank you.

Speaker speaker\_0: Gotcha.

Speaker speaker\_1: Here he comes.

Speaker speaker\_0: Mm-hmm. Hey, good afternoon. I'm c- this is Benefits in a Card. Do I have Matthew on the line?

Speaker speaker\_2: Yes, ma'am.

Speaker speaker\_0: Um, I was telling the rep from APL that they actually only offer one dental plan. They don't have different pla- dental plans to choose from. It is only one. So, all of the add-ons are only just one, one add-on. Same thing for vision, they only offer one vision plan. Same thing for group accident, they only offer one group accident plan. The only one that there's f- to choose from are the medical plans.

Speaker speaker\_2: Yes, ma'am.

Speaker speaker\_0: And those don't include dental already. You would have to add it in addition. But like I told her, they only offer, unfortunately, one. And it's the one they already have.

Speaker speaker\_2: Well, 'cause what I had was the only thing.

Speaker speaker\_0: Yeah, sure.

Speaker speaker\_2: Uh, that's the only thing.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: I was wondering, because I needed to get, you know, dental work and it...

Speaker speaker\_0: Yeah.

Speaker speaker\_2: I was wondering about

Speaker speaker\_3: ... 300 bucks that-

Speaker speaker\_0: Oh, man. Um, if you ever have questions, like, ver- like that, it would be for APL, um, which is who just, you just got done talking to. Um, but like I said, they only offer one dental plan. For a preventative visit, you're covered at 100%. Something basic, you're covered at 80%. Basic restorative, you're covered at 80%, so that means like if you had t- get a cavity filled in. Um, x-rays, you get covered at 80%. And your annual maximum is \$750. You would have to provide a one-time deductible of \$50 for the individual plan that you currently have. But yeah, like I told you, there's only one and it's the one that you have.

Speaker speaker\_2: So, whenever they did the coverage, I would still end up having to pay \$1,000 out of pocket, which didn't sound right.

Speaker speaker\_0: I'm sorry, can you say that again? You were cutting up. You said something about \$1,000?

Speaker speaker\_2: Yeah, they were saying that it wasn't covering all of it. Like, I knew it was around, you know, 80% to 100%. That's what I told them. I was like, "This don't, that don't sound right."

Speaker speaker\_0: So, who told you that?

Speaker speaker\_2: Oh, Aspen Dental, where I went to get my family plan.

Speaker speaker\_0: Oh, they only cover... Yeah, they only cover a certain amount. They don't cover the entire bill. Um, if you want to know how much would be covered, that's something that you do have to talk to American Public Life, which is who you got done speaking to.

Speaker speaker\_2: Oh, okay. Okay.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_2: So I have to talk to them about that?

Speaker speaker\_0: Mm-hmm, and they would tell you-

Speaker speaker\_2: Okay.

Speaker speaker\_0: ... why only a certain percentage is covered or wasn't covered. Um, but regarding your enrollment with choosing a different plan or adding new plans, um, they only offer one dental plan. So she did do-

Speaker speaker\_2: Well...

Speaker speaker\_0: ... the right thing by transferring you over since we are the healthcare administration. But to know why, like, that amount wasn't covered or anything like that, you would have to speak to them regarding that claim.

Speaker speaker\_2: Right. Yes, ma'am.

Speaker speaker\_0: Did you want me to transfer you back over to them?

Speaker speaker\_2: Yes, ma'am. That'd be, that'd be great.

Speaker speaker\_0: Did you want me to also provide you the contact number, just in case your call disconnects?

Speaker speaker\_2: Oh, no. I'll have it. I'll have it.

Speaker speaker\_0: Okay. I'm gonna go ahead and transfer your call. I hope you have a great day.

Speaker speaker\_2: Oh, thank you. You too.