

## Transcript: Estefania

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### Full Transcript

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Um, yes, I'm calling, um, to set up my dental insurance. Okay. Yes, ma'am. What staffing agency do you work for? For the NPM. And what is the last four of your social? 4006. And your first and last name, please. Annette Melon. For security purposes, can you verify your address and date of birth? Um, 05/15/72 and my address is 607 Fulton Street, second floor, uh, Wheeling, West Virginia, 26003. I have a different address. Did you move? Did they still not... They must have changed me from 138 19th Street, because they- Oh, okay. ... they mailed me a new pay stub. So if you updated it with the... We don't actually work in the staffing agencies. We just administrate their benefits. So any updates you give us- Uh-huh. ... them, it doesn't reflect in our end. Oh, yeah. So I can go ahead and change that for you 'cause we do have the new address. Sure. What was that new address again? 607- It's 607- No. 607 Fulton Street. F-U-L-T-O-N. Okay. Thank you. Mm-hmm. And that was F as in fairy, U as in unicorn, L as in lion, P as in Paul, O as in octopus, N as in Nancy? T as in Tom, not P as in Paul. Yeah. Fulton. Oh, okay, gotcha. And then what was that city? Was it the same city? Wheeling, yep. Wheeling, West Virginia. And then the zip code? 26003. Okay. Same zip code. Okay, thank you. How about your phone number? Is it still the 304-281-1485? Yep. And then your email? Did it stay the same? Yes. Your first initial of your name and then last name, 72 at gmail.com? 72 at gmail.com. Mm-hmm. Yes, ma'am. Yes. Okay. You wanted to enroll into dental. Did you want an, some information regarding the dental plan? Well, I looked it up. Um, I guess you could give me a little more if you have it, but I did look on your paper that you guys sent me, or someone sent me. Oh, gotcha. Yeah. So a preventative visit's covered at 100%. Mm-hmm. Something basic's covered at 80%, which would be like a cleaning of teeth. Basic restorative would be considered like a filling of a cavity, that's covered at 80%. X-rays are also covered at 80% and your annual maximum is \$500. With the dental plan, you do have to pay a one-time deductible. So you still have the individual plan of \$50- Mm-hmm. ... or if you select the family plan at 150. But that deductible you only provide once. Okay, hold on. The deductible is how much? \$50 if you choose the individual plan. Mm-hmm. Yeah. That's what I need. And then it's 150. Mm-hmm. Oh, okay. Individual, yeah, so \$50. And, um, for employee only, that's \$3.38 weekly from your paycheck. Mm-hmm. And I was gonna let you know that the dental plan is under Section 125, which means you can pay this plan with pre-tax dollars. However, if you do wanna cancel the plan later on, or like make changes to the plan like adding a dependent, you would have to do it by May 30th, 'cause that's the last day of their company open enrollment. Yep. Okay. Did you just want to be enrolled into dental? Yeah. I have health insurance. Gotcha. Um, so please allow one or two weeks for ManCan to start making the first deduction of the \$3.38 from your paycheck. Once we see the first deduction of the \$3.33 come out of your check, the following Monday of that first deduction is when your plan comes

into effect. And by that first or second week of your active coverage, you should be getting your dental card mailed out to you. Um, if you do have an appointment coming up and you're still waiting on a card, you can just contact our number and we'll email it to you electronically while you wait on the physical one. Okay. So the first Monday after... The first deduction. ... the first day in. Mm-hmm. Correct. Um, and, um, now does the deductible go towards the cleaning, the preventative cleaning, or no? So the deductible, you just ha- in general, you have to provide once. Whenever you go to the- Right. But is the cleaning required deductible? Or just the preventative plan? Uh, that wouldn't... I wouldn't... Um, I wouldn't be able to answer that. Who would be able to answer that is, uh, the actual carrier, 'cause I don't have that information on the card. And I wouldn't- Okay. ... I wouldn't be, um, allowed to give you information that I actually see on the actual packet. But for questions like that, I can provide you a number and they will be able to answer that. Sure. Okay? What's the number? So that is 601-936-3290 or you can also call 601-936-3287. And who is that now, those numbers? So these are, um, specific questions regarding the plans, which is for the carrier of APL. And the first number is- That's what I'm asking. Who's, who's the carrier? Uh, APL, which is American Public Life. Okay. Perfect. And then I believe they're open from 8:00 AM up until 5:00 PM Eastern Time. Okay, perfect. All right. But you are all enrolled. Now you just have to play the waiting game. Sure. I appreciate your help. You're welcome. Just in case you did wanna add anything later on, or cancel or make changes, you have till the 30th of May to do so. Okay. I appreciate it. Thank you so much. Thank you. Have a nice day. 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: Um, yes, I'm calling, um, to set up my dental insurance.

Speaker speaker\_0: Okay. Yes, ma'am. What staffing agency do you work for?

Speaker speaker\_1: For the NPM.

Speaker speaker\_0: And what is the last four of your social?

Speaker speaker\_1: 4006.

Speaker speaker\_0: And your first and last name, please.

Speaker speaker\_1: Annette Melon.

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

Speaker speaker\_1: Um, 05/15/72 and my address is 607 Fulton Street, second floor, uh, Wheeling, West Virginia, 26003.

Speaker speaker\_0: I have a different address. Did you move?

Speaker speaker\_1: Did they still not... They must have changed me from 138 19th Street, because they-

Speaker speaker\_0: Oh, okay.

Speaker speaker\_1: ... they mailed me a new pay stub.

Speaker speaker\_0: So if you updated it with the... We don't actually work in the staffing agencies. We just administrate their benefits. So any updates you give us-

Speaker speaker\_1: Uh-huh.

Speaker speaker\_0: ... them, it doesn't reflect in our end.

Speaker speaker\_1: Oh, yeah.

Speaker speaker\_0: So I can go ahead and change that for you 'cause we do have the new address.

Speaker speaker\_1: Sure.

Speaker speaker\_0: What was that new address again?

Speaker speaker\_1: 607-

Speaker speaker\_0: It's 607-

Speaker speaker\_1: No. 607 Fulton Street. F-U-L-T-O-N.

Speaker speaker\_0: Okay. Thank you.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: And that was F as in fairy, U as in unicorn, L as in lion, P as in Paul, O as in octopus, N as in Nancy?

Speaker speaker\_1: T as in Tom, not P as in Paul.

Speaker speaker\_0: Yeah.

Speaker speaker\_1: Fulton.

Speaker speaker\_0: Oh, okay, gotcha. And then what was that city? Was it the same city?

Speaker speaker\_1: Wheeling, yep. Wheeling, West Virginia.

Speaker speaker\_0: And then the zip code?

Speaker speaker\_1: 26003.

Speaker speaker\_0: Okay. Same zip code. Okay, thank you. How about your phone number? Is it still the 304-281-1485?

Speaker speaker\_1: Yep.

Speaker speaker\_0: And then your email? Did it stay the same?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Your first initial of your name and then last name, 72 at gmail.com?

Speaker speaker\_1: 72 at gmail.com.

Speaker speaker\_0: Mm-hmm. Yes, ma'am.

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. You wanted to enroll into dental. Did you want an, some information regarding the dental plan?

Speaker speaker\_1: Well, I looked it up. Um, I guess you could give me a little more if you have it, but I did look on your paper that you guys sent me, or someone sent me.

Speaker speaker\_0: Oh, gotcha. Yeah. So a preventative visit's covered at 100%.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Something basic's covered at 80%, which would be like a cleaning of teeth. Basic restorative would be considered like a filling of a cavity, that's covered at 80%. X-rays are also covered at 80% and your annual maximum is \$500. With the dental plan, you do have to pay a one-time deductible. So you still have the individual plan of \$50-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... or if you select the family plan at 150. But that deductible you only provide once.

Speaker speaker\_1: Okay, hold on. The deductible is how much?

Speaker speaker\_0: \$50 if you choose the individual plan.

Speaker speaker\_1: Mm-hmm. Yeah. That's what I need.

Speaker speaker\_0: And then it's 150. Mm-hmm. Oh, okay. Individual, yeah, so \$50. And, um, for employee only, that's \$3.38 weekly from your paycheck.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: And I was gonna let you know that the dental plan is under Section 125, which means you can pay this plan with pre-tax dollars. However, if you do wanna cancel the plan later on, or like make changes to the plan like adding a dependent, you would have to do it by May 30th, 'cause that's the last day of their company open enrollment. Yep.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Did you just want to be enrolled into dental?

Speaker speaker\_1: Yeah. I have health insurance.

Speaker speaker\_0: Gotcha. Um, so please allow one or two weeks for ManCan to start making the first deduction of the \$3.38 from your paycheck. Once we see the first deduction of

the \$3.33 come out of your check, the following Monday of that first deduction is when your plan comes into effect. And by that first or second week of your active coverage, you should be getting your dental card mailed out to you. Um, if you do have an appointment coming up and you're still waiting on a card, you can just contact our number and we'll email it to you electronically while you wait on the physical one.

Speaker speaker\_1: Okay. So the first Monday after...

Speaker speaker\_0: The first deduction.

Speaker speaker\_1: ... the first day in.

Speaker speaker\_0: Mm-hmm. Correct.

Speaker speaker\_1: Um, and, um, now does the deductible go towards the cleaning, the preventative cleaning, or no?

Speaker speaker\_0: So the deductible, you just ha- in general, you have to provide once. Whenever you go to the-

Speaker speaker\_1: Right. But is the cleaning required deductible? Or just the preventative plan?

Speaker speaker\_0: Uh, that wouldn't... I wouldn't... Um, I wouldn't be able to answer that. Who would be able to answer that is, uh, the actual carrier, 'cause I don't have that information on the card. And I wouldn't-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... I wouldn't be, um, allowed to give you information that I actually see on the actual packet. But for questions like that, I can provide you a number and they will be able to answer that.

Speaker speaker\_1: Sure.

Speaker speaker\_0: Okay?

Speaker speaker\_1: What's the number?

Speaker speaker\_0: So that is 601-936-3290 or you can also call 601-936-3287.

Speaker speaker\_1: And who is that now, those numbers?

Speaker speaker\_0: So these are, um, specific questions regarding the plans, which is for the carrier of APL. And the first number is-

Speaker speaker\_1: That's what I'm asking. Who's, who's the carrier?

Speaker speaker\_0: Uh, APL, which is American Public Life.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Perfect. And then I believe they're open from 8:00 AM up until 5:00 PM Eastern Time.

Speaker speaker\_1: Okay, perfect.

Speaker speaker\_0: All right. But you are all enrolled. Now you just have to play the waiting game.

Speaker speaker\_1: Sure. I appreciate your help.

Speaker speaker\_0: You're welcome. Just in case you did wanna add anything later on, or cancel or make changes, you have till the 30th of May to do so.

Speaker speaker\_1: Okay. I appreciate it. Thank you so much.

Speaker speaker\_0: Thank you. Have a nice day.

Speaker speaker\_1: You too.