

Transcript: Francesca

Baez-6251835230732288-5882729096757248

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Car. My name is Francesca. How can I assist you today? Yes, ma'am. Um, I work with Wagner through Wagner from Gilmer. And, um, I just got a text message about my benefits or something like that. I didn't even know that they were taking out anything for me for my, um, insurance but I want to keep it and get a card if I can. Sure thing. I'll take a look. What are the last four of your Social? 7539. And the last name? West. For security purposes, please verify your mailing address and your date of birth. 122 Peach Street, Cochran, Georgia 31014. 07/25/1978. We have a different address on file. Um, is it 18703 Road Cochran, Georgia? Yes, ma'am. Okay, um, well, I no longer live there. Okay. Did you need to be updated? Yes, ma'am. Okay, we said it was 122 Peach Street. Peach Tr- Street. Yes, ma'am. Peach Street, S-T-R-E-E-T. We have the best phone number to reach you as 478-298-2086. That's great. We have the email down as wlaoe.96@gmail.com. It's W1, the, the number one, ao- it's W, number one, aoe.96@gmail.com. All right, I've updated it already. Okay. And it shows that we received a form you filled out on October 2nd, 2024, where you asked to be enrolled into the dental plan. Yes, ma'am. That policy did become active November 25th, 2024 but we have not received payment for it this week yet. I can still provide you a copy of the benefit card. Okay, yeah, um, I didn't have, um, ban- we had the whole week off for Thanksgiving so I didn't work and Mr., um, the, the man over at Wagner told me that I needed to contact y'all and, um, let y'all know that, you know, I'll be ge- I'll be getting a check this week that y'all can take like double out. So we're not able to do that. I apologize. You are providing misinformation. Their system is the one that takes out the payments. We don't have any access to that portion of their system or your pay stubs, so we don't have a way for us to put into the system to take a double payment. Okay, so what do I need to do? I just, um, oh, I'm sorry. So I just, um, I'll, it'll start back this week whenever a payment comes out? Yes, ma'am. So then their weekly pay, um, coverages are in. Next week, we should be receiving a payment if you are still working with them. And then once the payment is received, the policy will just be active once again. Okay, all right. So I'll receive a card in the mail once the payment goes through? No, ma'am. So unfortunately, the benefit card that they sent out, that hard copy was sent to the old address that wasn't filed. Unfortunately, the carriers do not allow us to put in a request for accessible copy again. We'll have to wait three months to be able to do it. The only thing that I can provide you as far as a benefit card will be a digital copy of your card that I can send to your email. Yes, ma'am. That, that, that'd be perfect. All right. And it's going to be coming in from our office email which is info@benefitsinacard. There will be a PDF file attached to it which will be your benefit card. Okay, and, um, could you explain to me how this works and, I mean, what all does it cover? So the dental plan that you selected to be enrolled into covers your preventative services at 100%, basic services, basic

restorative services and radiographs at 80%. You'll have an annual maximum for services of \$500 and a \$50 deductible. Okay. And your carrier with that plan is Americ Public Life, American Public Life, sorry. Um, they do go off by the Careington network. Okay. All right. Well, is there anything else we can assist you with today? No, ma'am so all my information is updated and I'll get a digital copy and my benefits will start back next week when I get paid? Yes, sir. I mean, yes, ma'am. Um, the best way to make sure whether or not next week, um, the week of the 16th you'll go active, during this week when you receive that paycheck if you do see the deduction of the 338 then coverage will be active. Um, now if you had any appointment that you had already scheduled for this week and you needed it to go active you can make that payment with us over the phone. Um, however, if you're not planning to utilize the benefit that's completely up to you, you don't have to make a payment. Once the payment gets received next Monday the 16th, the policy will just be active for that week back again and it will just show like a little break in, in coverage in your system. I mean on your report. Okay. Okay, yeah, but no I didn't even know that I had had... It's okay. I didn't even know I had the dental insurance plan come in yet, um, because I started looking at my paycheck stub. But it'd be, it'd be okay for it just to start back next week? Understood. And then your personal enrollment period, and you said that you wanted to make any changes, will be over tomorrow, December 10th. However, your company, Wagner Services, they also enter into what they call their company open enrollment period, so you're actually able to make any policy changes all the way to January 31st. Okay. Um, I have a question. Does... What all d- does... What all dental plans does it cover? Does it color- cover like, does it cover dentists, does it covers like partials and all that? So what I mentioned previously, preventative services at 100%, basic services, basic restorative services and radiographs at 80%, and annual total coverage and services of \$500 and a \$50 deductible. That is all that we know that the plan covers. Now if there's a specific procedure that you're trying to see whether or not it's covered by this plan, that question will have to be asked to the carrier. Since we're only an administrator, we're limited to the information that we have access to. Okay. All right. Thank you. Was there a specific... No problem. Was there a specific service you were trying to see whether or not it will be covered under this plan? Yes, ma'am. Um, my jaw had been broken and I'm... and my teeth were shattered at the top, I had to get them cut off and I'm looking to get, um, a partial. So that's where I mainly was trying to, like, get coverage for to help me get, um, a ch- some teeth in the top of my mouth. Okay. If you like, I can give you the phone number for American Public Life and get you transferred over so they can advise you whether or not that would be covered under the plan. Okay. That, that would be great. Okay. Let me know when you're ready for that phone number. Um, I'm gonna grab a pen. Uh... Just a second. Oh no, shoot. Sorry, I'm getting a pen now, sorry. No problem. Um, okay. Okay, I'm ready. It is 800- Uh-huh. ...256- Uh-huh. ...8606. 8606. And this is, um... I just wanna write down the name of- American Public Life. American Public Life. Okay. Okay, but you're gonna transfer me the first time, right? Yes, ma'am. I'm going to go ahead and get trans- get you transferred over now. Okay, thank you. No problem. My pleasure. Hope you have a wonderful rest of your day. Thanks. You too.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling Benefits in a Car. My name is Francesca. How can I assist you today?

Speaker speaker_2: Yes, ma'am. Um, I work with Wagner through Wagner from Gilmer. And, um, I just got a text message about my benefits or something like that. I didn't even know that they were taking out anything for ben- for my, um, insurance but I want to keep it and get a card if I can.

Speaker speaker_1: Sure thing. I'll take a look. What are the last four of your Social?

Speaker speaker_2: 7539.

Speaker speaker_1: And the last name?

Speaker speaker_2: West.

Speaker speaker_1: For security purposes, please verify your mailing address and your date of birth.

Speaker speaker_2: 122 Peach Street, Cochran, Georgia 31014. 07/25/1978.

Speaker speaker_1: We have a different address on file.

Speaker speaker_2: Um, is it 18703 Road Cochran, Georgia?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay, um, well, I no longer live there.

Speaker speaker_1: Okay. Did you need to be updated?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: Okay, we said it was 122 Peach Street.

Speaker speaker_2: Peach Tr- Street. Yes, ma'am. Peach Street, S-T-R-E-E-T.

Speaker speaker_1: We have the best phone number to reach you as 478-298-2086.

Speaker speaker_2: That's great.

Speaker speaker_1: We have the email down as wlaoe.96@gmail.com.

Speaker speaker_2: It's W1, the, the number one, ao- it's W, number one, aoe.96@gmail.com.

Speaker speaker_1: All right, I've updated it already.

Speaker speaker_2: Okay.

Speaker speaker_1: And it shows that we received a form you filled out on October 2nd, 2024, where you asked to be enrolled into the dental plan.

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: That policy did become active November 25th, 2024 but we have not received payment for it this week yet. I can still provide you a copy of the benefit card.

Speaker speaker_2: Okay, yeah, um, I didn't have, um, ban- we had the whole week off for Thanksgiving so I didn't work and Mr., um, the, the man over at Wagner told me that I needed to contact y'all and, um, let y'all know that, you know, I'll be ge- I'll be getting a check this week that y'all can take like double out.

Speaker speaker_1: So we're not able to do that. I apologize. You are providing misinformation. Their system is the one that takes out the payments. We don't have any access to that portion of their system or your pay stubs, so we don't have a way for us to put into the system to take a double payment.

Speaker speaker_2: Okay, so what do I need to do? I just, um, oh, I'm sorry. So I just, um, I'll, it'll start back this week whenever a payment comes out?

Speaker speaker_1: Yes, ma'am. So then their weekly pay, um, coverages are in. Next week, we should be receiving a payment if you are still working with them. And then once the payment is received, the poli- the policy will just be active once again.

Speaker speaker_2: Okay, all right. So I'll receive a card in the mail once the payment goes through?

Speaker speaker_1: No, ma'am. So unfortunately, the benefit card that they sent out, that hard copy was sent to the old address that wasn't filed. Unfortunately, the carriers do not allow us to put in a request for accessible copy again. We'll have to wait three months to be able to do it. The only thing that I can provide you as far as a benefit card will be a digital copy of your card that I can send to your email.

Speaker speaker_2: Yes, ma'am. That, that, that'd be perfect.

Speaker speaker_1: All right. And it's going to be coming in from our office email which is info@benefitsinacard. There will be a PDF file attached to it which will be your benefit card.

Speaker speaker_2: Okay, and, um, could you explain to me how this works and, I mean, what all does it cover?

Speaker speaker_1: So the dental plan that you selected to be enrolled into covers your preventative services at 100%, basic services, basic restorative services and radiographs at 80%. You'll have an annual maximum for services of \$500 and a \$50 deductible.

Speaker speaker_2: Okay.

Speaker speaker_1: And your carrier with that plan is Americ Public Life, American Public Life, sorry. Um, they do go off by the Careington network.

Speaker speaker_2: Okay.

Speaker speaker_1: All right. Well, is there anything else we can assist you with today?

Speaker speaker_2: No, ma'am so all my information is updated and I'll get a digital copy and my benefits will start back next week when I get paid?

Speaker speaker_1: Yes, sir. I mean, yes, ma'am. Um, the best way to make sure whether or not next week, um, the week of the 16th you'll go active, during this week when you receive that paycheck if you do see the deduction of the 338 then coverage will be active. Um, now if you had any appointment that you had already scheduled for this week and you needed it to go active you can make that payment with us over the phone. Um, however, if you're not planning to utilize the benefit that's completely up to you, you don't have to make a payment. Once the payment gets received next Monday the 16th, the policy will just be active for that week back again and it will just show like a little break in, in coverage in your system. I mean on your report.

Speaker speaker_2: Okay. Okay, yeah, but no I didn't even know that I had had...

Speaker speaker_3: It's okay.

Speaker speaker_2: I didn't even know I had the dental insurance plan come in yet, um, because I started looking at my paycheck stub. But it'd be, it'd be okay for it just to start back next week?

Speaker speaker_1: Understood. And then your personal enrollment period, and you said that you wanted to make any changes, will be over tomorrow, December 10th. However, your company, Wagner Services, they also enter into what they call their company open enrollment period, so you're actually able to make any policy changes all the way to January 31st.

Speaker speaker_2: Okay. Um, I have a question. Does... What all d- does... What all dental plans does it cover? Does it color- cover like, does it cover dentists, does it covers like partials and all that?

Speaker speaker_1: So what I mentioned previously, preventative services at 100%, basic services, basic restorative services and radiographs at 80%, and annual total coverage and services of \$500 and a \$50 deductible. That is all that we know that the plan covers. Now if there's a specific procedure that you're trying to see whether or not it's covered by this plan, that question will have to be asked to the carrier. Since we're only an administrator, we're limited to the information that we have access to.

Speaker speaker_2: Okay. All right. Thank you.

Speaker speaker_1: Was there a specific... No problem. Was there a specific service you were trying to see whether or not it will be covered under this plan?

Speaker speaker_2: Yes, ma'am. Um, my jaw had been broken and I'm... and my teeth were shattered at the top, I had to get them cut off and I'm looking to get, um, a partial. So that's where I mainly was trying to, like, get coverage for to help me get, um, a ch- some teeth in the top of my mouth.

Speaker speaker_1: Okay. If you like, I can give you the phone number for American Public Life and get you transferred over so they can advise you whether or not that would be covered under the plan.

Speaker speaker_2: Okay. That, that would be great.

Speaker speaker_1: Okay. Let me know when you're ready for that phone number.

Speaker speaker_2: Um, I'm gonna grab a pen. Uh... Just a second. Oh no, shoot. Sorry, I'm getting a pen now, sorry.

Speaker speaker_1: No problem.

Speaker speaker_2: Um, okay. Okay, I'm ready.

Speaker speaker_1: It is 800-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ...256-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ...8606.

Speaker speaker_2: 8606. And this is, um... I just wanna write down the name of-

Speaker speaker_1: American Public Life.

Speaker speaker_2: American Public Life. Okay. Okay, but you're gonna transfer me the first time, right?

Speaker speaker_1: Yes, ma'am. I'm going to go ahead and get trans- get you transferred over now.

Speaker speaker_2: Okay, thank you.

Speaker speaker_1: No problem. My pleasure. Hope you have a wonderful rest of your day.

Speaker speaker_2: Thanks. You too.