

## **Transcript: Justin**

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### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Good afternoon. May I speak with Tamara Yao? This is her. Awesome. This is Justin from Benefits in a Card calling on behalf of Hospitality Staffing Solutions. How are you doing today? I'm all right. How are you? I'm doing well. Just to let you know that this call is being recorded for training and quality assurance purposes. However, I did receive word back from my back office regarding when you should become active in the coverage. Um, could you verify your date of birth for me real quick? Yes. Okay, so let's see here. So, my back office did get back with me, and they told me, uh, they informed me that they did reach out to HSS regarding when deductions will occur. Um, so they did reach, they did get back with me in letting me know that. Um, I'm just trying to see when you received your first check. 'Cause looking at this, at this file, um, I'm not seeing where deductions were sent over. But you stated you had deductions come off your check. Is that correct? Yeah. So, the first check that it came out of was actually to- uh, today's check. So, the first two checks, it didn't come out. Okay, so if it c- actually came out today, on today's check, it should be active on Monday the... on the 18th. Um, 'cause they usually, when deductions happen, usually they come active that following Monday. Um, but the only- Okay. ... reason why I, the only reason why I asked that was simply because I emailed you a requested document email just to show proof that the deduction did occur, so we can investigate even further. Yes. Okay. Okay, but since you stated that the deduction did come off today, um, I do know that once that information is sent over, you usually become active that following Monday. Yeah. 'Cause I, as I was looking at it, we get a paychecks sub email to us the day before. Mm-hmm. So, yesterday, I actually got my paychecks sub and seen that it was the dental and also my healthcare. So, both of them was deducted. I got, I think I got the individual... It's like \$3.36 or something like that. Yeah. So- Oh, yes, ma'am. ... it came out. Mm-hmm. Okay. So, so if it did come out, like I said, you should become active that following Monday, okay? That's great. And also, and I'm happy you called me 'cause I was gonna be ready to call back anyway. Mm-hmm. Um, can you send me, with this dental plan, 'cause this was the only one that was available, is it... Like, is the no waiting period? Um, let me verify that. Let's see. Now, I do know that the dental plan is a PPO plan. Um, so there is that. Um, let's see. Dental... Now... No, ma'am. There's no waiting period for the dental, which is good. However, um, when it does come to dental, I do know that all of your preventative visits would be covered at 100%, which may include your basic cleanings, checkups, or X-rays, once per six months. Um, but when it does come to basic dental work, such as fillings and extractions, except surgical extractions, those would be covered at 80% if met by a \$50 deductible. Okay. That's, that's fine. Okay, so what about, like, per- uh, periodontal cleaning? The deep cleaning? I know that's mo- most of the time major. Um, now, honestly, that may be a great question to ask the insurance carrier. Um, I do know that they're only giving us, like, basic

stuff in the benefit guide, like preventative, basic restorative, stuff like that. Um, but I can provide you with their telephone number if you have more in-depth questions. Yeah, 'cause I... Um, and the only reason why I was concerned about it is, um, everybody gets insurance for, for reasons of not having to pay too much out of pocket, and to be able to get things done that they can't afford all together. Sure. And I have to have a, a, I have to have a deep cleaning- Mm-hmm. ... um, for the periodontal. Um, and I know, like I said, most of the time, it's... that's with the major. And I, I know with this being a job, through a job insurance, it can be, that can be, uh, better than, you know, out-of-pocket insurance, like out, like- Yeah. ... outside of the I agree. Most of the time, the, the outside insurance, you have to wait a certain amount, probably a year before you can get my major stuff. I know that that was one of the big issues that I was facing. Mm-hmm. So, I just wanted to make sure as far as for this being job insurance, that it, uh, cover that. Even if it's just a percentage, so I can know what I can do next week for my dental appointment. So, that, that was my main whole thing. So I'm happy you were able to, uh, call me back and let me know that. I'm ready for the number whenever you are, though. Okay. Um, so the insurance carrier is American Public Life. Okay. And their telephone number is 800-256-8606, and it's option four to speak with customer service. All right. I appreciate. I'll now appreciate it. You're welcome. Is there anything else I could help you out with today, Tamara? No, sir. Okay. And again, I do want to apologize for the delay on getting back with you so late. Um, like I said, I did just receive word back from my back office today regarding this issue. Um, but other than that- Oh, that's okay. ... you, you have a wonderful weekend, okay? All right. You, too. Thank you. Bye-bye.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Good afternoon. May I speak with Tamara Yao?

Speaker speaker\_2: This is her.

Speaker speaker\_1: Awesome. This is Justin from Benefits in a Card calling on behalf of Hospitality Staffing Solutions. How are you doing today?

Speaker speaker\_2: I'm all right. How are you?

Speaker speaker\_1: I'm doing well. Just to let you know that this call is being recorded for training and quality assurance purposes. However, I did receive word back from my back office regarding when you should become active in the coverage. Um, could you verify your date of birth for me real quick?

Speaker speaker\_2: Yes. Okay, so let's see here. So, my back office did get back with me, and they told me, uh, they informed me that they did reach out to HSS regarding when deductions will occur. Um, so they did reach, they did get back with me in letting me know that. Um, I'm just trying to see when you received your first check. 'Cause looking at this, at this file, um, I'm not seeing where deductions were sent over. But you stated you had deductions come off your check. Is that correct? Yeah. So, the first check that it came out of

was actually to- uh, today's check. So, the first two checks, it didn't come out.

Speaker speaker\_1: Okay, so if it c- actually came out today, on today's check, it should be active on Monday the... on the 18th. Um, 'cause they usually, when deductions happen, usually they come active that following Monday. Um, but the only-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... reason why I, the only reason why I asked that was simply because I emailed you a requested document email just to show proof that the deduction did occur, so we can investigate even further.

Speaker speaker\_2: Yes. Okay.

Speaker speaker\_1: Okay, but since you stated that the deduction did come off today, um, I do know that once that information is sent over, you usually become active that following Monday.

Speaker speaker\_2: Yeah. 'Cause I, as I was looking at it, we get a paychecks sub email to us the day before.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: So, yesterday, I actually got my paychecks sub and seen that it was the dental and also my healthcare. So, both of them was deducted. I got, I think I got the individual... It's like \$3.36 or something like that. Yeah. So-

Speaker speaker\_1: Oh, yes, ma'am.

Speaker speaker\_2: ... it came out. Mm-hmm.

Speaker speaker\_1: Okay. So, so if it did come out, like I said, you should become active that following Monday, okay?

Speaker speaker\_2: That's great. And also, and I'm happy you called me 'cause I was gonna be ready to call back anyway.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: Um, can you send me, with this dental plan, 'cause this was the only one that was available, is it... Like, is the no waiting period?

Speaker speaker\_1: Um, let me verify that. Let's see. Now, I do know that the dental plan is a PPO plan. Um, so there is that. Um, let's see. Dental... Now... No, ma'am. There's no waiting period for the dental, which is good. However, um, when it does come to dental, I do know that all of your preventative visits would be covered at 100%, which may include your basic cleanings, checkups, or X-rays, once per six months. Um, but when it does come to basic dental work, such as fillings and extractions, except surgical extractions, those would be covered at 80% if met by a \$50 deductible.

Speaker speaker\_2: Okay. That's, that's fine. Okay, so what about, like, per- uh, periodontal cleaning? The deep cleaning? I know that's mo- most of the time major.

Speaker speaker\_1: Um, now, honestly, that may be a great question to ask the insurance carrier. Um, I do know that they're only giving us, like, basic stuff in the benefit guide, like preventative, basic restorative, stuff like that. Um, but I can provide you with their telephone number if you have more in-depth questions.

Speaker speaker\_2: Yeah, 'cause I... Um, and the only reason why I was concerned about it is, um, everybody gets insurance for, for reasons of not having to pay too much out of pocket, and to be able to get things done that they can't afford all together.

Speaker speaker\_1: Sure.

Speaker speaker\_2: And I have to have a, a, I have to have a deep cleaning-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: ... um, for the periodontal. Um, and I know, like I said, most of the time, it's... that's with the major. And I, I know with this being a job, through a job insurance, it can be, that can be, uh, better than, you know, out-of-pocket insurance, like out, like-

Speaker speaker\_1: Yeah.

Speaker speaker\_2: ... outside of the

Speaker speaker\_1: I agree.

Speaker speaker\_2: Most of the time, the, the outside insurance, you have to wait a certain amount, probably a year before you can get my major stuff. I know that that was one of the big issues that I was facing.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: So, I just wanted to make sure as far as for this being job insurance, that it, uh, cover that. Even if it's just a percentage, so I can know what I can do next week for my dental appointment. So, that, that was my main whole thing. So I'm happy you were able to, uh, call me back and let me know that. I'm ready for the number whenever you are, though.

Speaker speaker\_1: Okay. Um, so the insurance carrier is American Public Life.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And their telephone number is 800-256-8606, and it's option four to speak with customer service.

Speaker speaker\_2: All right. I appreciate. I'll now appreciate it.

Speaker speaker\_1: You're welcome. Is there anything else I could help you out with today, Tamara?

Speaker speaker\_2: No, sir.

Speaker speaker\_1: Okay. And again, I do want to apologize for the delay on getting back with you so late. Um, like I said, I did just receive word back from my back office today regarding this issue. Um, but other than that-

Speaker speaker\_2: Oh, that's okay.

Speaker speaker\_1: ... you, you have a wonderful weekend, okay?

Speaker speaker\_2: All right. You, too.

Speaker speaker\_1: Thank you. Bye-bye.