

Transcript: Justin

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits and a Card. This is Justin. How can I help you today? Um, hi, Justin. My name is Pat Oberenberger and I was wondering, am I able to sign up for, uh, MetLife Dental without doing the BIC? Um, now I do know that our dental is through American Public Life and vision would be through MetLife. So honestly, don't know if that's more of, like, a Oxford thing. Um, but like I said, our dental would be through American Public Life if you did get enrolled. Okay. Can you do just a separate policy for dental only? Yeah. I can get you enrolled into dental only. Okay. Yeah. I'm just wondering if a new policy is gonna do me much benefit. Y- yeah, if you wanna just let me know, um... 'Cause like I said, is that independent, so I don't have to do the BIC Health and do that? Is it- Uh- ... an independent policy or... Correct. Yes. So you can... So it's totally up to you. So say if you wanted just dental only, you could get dental only or vision only. Same thing as vice versa. Okay. Okay. Yeah. If you could- Okay. ... let me know how much that would be, that'd be fantastic. Okay. What's the name of that staffing agency you work f- work for one more time? Um, I do work for Oxford. Okay. And the last four of your Social so I can pull your file? 7951. And for security purposes, could you verify the home address, including city, state and zip code, Patricia? It is 14396 State Highway 56, Viola, Wisconsin, 54664. And your date of birth? 8/22/67. And your telephone number I have is 262-822-1850? Correct. And the email I have is pat.oberenberger at Gmail? Yes. Okay. Um, so let's see. So dental for employee only would be \$3.64 a week. However, when it comes to dental, all of your preventative visits would be covered at 100%, which may include your basic cleanings, checkups or X-rays once per six months. But when it comes to basic dental work, such as fillings and extractions, except surgical extractions, those will be covered at 80% if met by a \$50 co... deductible. Okay. Will that also, um, cover, um, rou- uh, routine, like, uh, maintenance for periodontal? Um, now that's more of a carrier question. I can either transfer you over to the carrier or provide you with their number, whichever would be easier. Um. Well, again, it's always hard to tell 'cause they never really know until I either do it and then they don't cover it. I've not had a lot of luck with that, which is why I'm kind of debating whether I even do the thing. But let me see. If it's 3.64 a week... 3.64. Let me just do some quick math here. Um... And divide it... Okay, so it's probably about \$16 a month. Okay. Yeah, why don't we, why don't we sign me up and we will- Okay. ... see if I can get signed up for that. Okay. So doing dental only would make your total deductions \$3.64 a week. Do you have a rise- Okay. ... Oxford Global do a deduction for you? Yes. Okay. So let's see here. So I do want to let you know that this coverage doesn't begin until January. However, pending enrollments do take one to two weeks to go through. And then whenever you witness your first payroll deduction of the \$3.64 come off your paycheck, coverage begins the Monday we receive that deduction from Oxford Global. Seven to 10 business days later, you'll receive all of your policy and ID

card information in the mail. Other than that, Patricia, is there anything else I can help you out with today? Okay. So I know that, um, if I don't get my... 'Cause, uh, they do a, uh, a forced shutdown, um, the last week of the year. So I guess it's gonna be a question of I probably won't get my first payroll check until mid-January then. Is that... So it wouldn't start then until a week after that? I mean, it's gonna... Um, so honestly, well, honestly, the coverage doesn't begin until January. Um, so if you, say, say if you get paid- I know, but usually it starts January. Like, usually it's effective the first of the month, you start coverage. But in your case, it doesn't become effective until you receive the first payment charge against mine. Is that... Am, am I understanding that correctly? I'm trying to understand when coverage would start. Correct. Correct. So whenever that deduction does happen, it... coverage usually begins that following Monday. Okie dokie. All right. Well, guess we'll have to see what the timing is of that 'cause I do have a... an appointment in, uh, late January. I just don't know if I'm gonna have dental coverage or not, so... Okay. Well, is there anything else I could help you out with today, Patricia? Nope. Thank you. You're welcome. You have a great day, okay? All right. Bye. Bye-bye.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits and a Card. This is Justin. How can I help you today?

Speaker speaker_2: Um, hi, Justin. My name is Pat Oberenberger and I was wondering, am I able to sign up for, uh, MetLife Dental without doing the BIC?

Speaker speaker_1: Um, now I do know that our dental is through American Public Life and vision would be through MetLife. So honestly, don't know if that's more of, like, a Oxford thing. Um, but like I said, our dental would be through American Public Life if you did get enrolled.

Speaker speaker_2: Okay. Can you do just a separate policy for dental only?

Speaker speaker_1: Yeah. I can get you enrolled into dental only.

Speaker speaker_2: Okay.

Speaker speaker_1: Yeah.

Speaker speaker_2: I'm just wondering if a new policy is gonna do me much benefit. Y- yeah, if you wanna just let me know, um... 'Cause like I said, is that independent, so I don't have to do the BIC Health and do that? Is it-

Speaker speaker_1: Uh-

Speaker speaker_2: ... an independent policy or...

Speaker speaker_1: Correct. Yes. So you can... So it's totally up to you. So say if you wanted just dental only, you could get dental only or vision only. Same thing as vice versa.

Speaker speaker_2: Okay. Okay. Yeah. If you could-

Speaker speaker_1: Okay.

Speaker speaker_2: ... let me know how much that would be, that'd be fantastic.

Speaker speaker_1: Okay. What's the name of that staffing agency you work f- work for one more time?

Speaker speaker_2: Um, I do work for Oxford.

Speaker speaker_1: Okay. And the last four of your Social so I can pull your file?

Speaker speaker_2: 7951.

Speaker speaker_1: And for security purposes, could you verify the home address, including city, state and zip code, Patricia?

Speaker speaker_2: It is 14396 State Highway 56, Viola, Wisconsin, 54664.

Speaker speaker_1: And your date of birth?

Speaker speaker_2: 8/22/67.

Speaker speaker_1: And your telephone number I have is 262-822-1850?

Speaker speaker_2: Correct.

Speaker speaker_1: And the email I have is pat.oberenberger at Gmail?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. Um, so let's see. So dental for employee only would be \$3.64 a week. However, when it comes to dental, all of your preventative visits would be covered at 100%, which may include your basic cleanings, checkups or X-rays once per six months. But when it comes to basic dental work, such as fillings and extractions, except surgical extractions, those will be covered at 80% if met by a \$50 co... deductible.

Speaker speaker_2: Okay. Will that also, um, cover, um, rou- uh, routine, like, uh, maintenance for periodontal?

Speaker speaker_1: Um, now that's more of a carrier question. I can either transfer you over to the carrier or provide you with their number, whichever would be easier.

Speaker speaker_2: Um. Well, again, it's always hard to tell 'cause they never really know until I either do it and then they don't cover it. I've not had a lot of luck with that, which is why I'm kind of debating whether I even do the thing. But let me see. If it's 3.64 a week... 3.64. Let me just do some quick math here. Um... And divide it... Okay, so it's probably about \$16 a month. Okay. Yeah, why don't we, why don't we sign me up and we will-

Speaker speaker_1: Okay.

Speaker speaker_2: ... see if I can get signed up for that.

Speaker speaker_1: Okay. So doing dental only would make your total deductions \$3.64 a week. Do you have a rise-

Speaker speaker_2: Okay.

Speaker speaker_1: ... Oxford Global do a deduction for you?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. So let's see here. So I do want to let you know that this coverage doesn't begin until January. However, pending enrollments do take one to two weeks to go through. And then whenever you witness your first payroll deduction of the \$3.64 come off your paycheck, coverage begins the Monday we receive that deduction from Oxford Global. Seven to 10 business days later, you'll receive all of your policy and ID card information in the mail. Other than that, Patricia, is there anything else I can help you out with today?

Speaker speaker_2: Okay. So I know that, um, if I don't get my... 'Cause, uh, they do a, uh, a forced shutdown, um, the last week of the year. So I guess it's gonna be a question of I probably won't get my first payroll check until mid-January then. Is that... So it wouldn't start then until a week after that? I mean, it's gonna...

Speaker speaker_1: Um, so honestly, well, honestly, the coverage doesn't begin until January. Um, so if you, say, say if you get paid-

Speaker speaker_2: I know, but usually it starts January. Like, usually it's effective the first of the month, you start coverage. But in your case, it doesn't become effective until you receive the first payment charge against mine. Is that... Am, am I understanding that correctly? I'm trying to understand when coverage would start.

Speaker speaker_1: Correct. Correct. So whenever that deduction does happen, it... coverage usually begins that following Monday.

Speaker speaker_2: Okie dokie. All right. Well, guess we'll have to see what the timing is of that 'cause I do have a... an appointment in, uh, late January. I just don't know if I'm gonna have dental coverage or not, so...

Speaker speaker_1: Okay. Well, is there anything else I could help you out with today, Patricia?

Speaker speaker_2: Nope. Thank you.

Speaker speaker_1: You're welcome. You have a great day, okay?

Speaker speaker_2: All right. Bye.

Speaker speaker_1: Bye-bye.