Transcript: VICTORIA
Taylor-4673294764785664-5243839159910400

## **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Hey, this is Phillip. Yeah, who's speaking? Yes, this is Victoria with Benefits on a Card. We administer the medical insurance being offered through BGSS. Yes, ma'am. Okay, so I'm looking at a enrollment form that you filled out on the 28th. Um, I'm just unsure if you're wanting to enroll or not. On the form, it looks like you selected the virtual primary care benefit, but you also selected to decline. Yes. Well, yes, ma'am. Thank you. Because it's, uh, um... Because, you know, it is like a temporary agency, and I, I did obtain insurance just prior to... This is like a first assignment that I'm going on. So I didn't necessarily need this insurance coverage with BG. So I, I... It wasn't really clear, but I'm glad you called. Maybe we can straighten it out, um, because I, I, I think I was declining the coverage that they was offering. Okay. All righty. Well, I will go ahead and decline it for you, and that's all I needed to verify. Thank you. I appreciate your help. Yes, sir. Have a good day. But, but, but ma'am? Mm-hmm. Ma'am? I, I would like to ask you a, uh, one question 'cause is it po-... Like, do they off-... I- is it possible I could take like a vision coverage or just a dental coverage or it's just like a package that I have to, uh, select all together? Yeah. I mean, there, there's different things like dental and vision. Uh, the dental and vision are, are separate policies in themselves, so like if you just wanted to do dental, you could do dental. If you just wanted to do vision, you could do that. Um, if you wanna do both, you can do that. You don't necessarily have to pick up a medical plan. Right. Yeah. That's, that's what I was w- concerned, 'cause I, I have a medical plan right now, but... And then I do have like a new pair of glasses that I just kinda got, but I wouldn't mind doing just a dental plan if that was like a option. I didn't know if that was just a option. Yeah. So, um, the den-... We do have a dental plan being offered. Like I say, you don't have to get anything else to get that. Now, I will say it's a very basic dental policy, so it's not gonna cover any major dental work like crowns or orthodontists. Ahh. Mm-hmm. Um, basically what it covers is like your preventative dental work at 100%, and then basic dental work like fillings and extractions at 80% once you meet the, uh, \$50 deductible. Yes, ma'am. Yeah, yeah. Even like an extraction. I think that's something that I might be needing like in a month, you know, a couple, you know, in the near future, so. Okay. Well- Yeah, like I said, the- Would I have to have the coverage for a cert-... Sorry. I'm sorry. I didn't mean to cut you off. You're fine. Go ahead. Yeah. Would I have to have or maintain the coverage for a certain period of time before I could get like an extraction or use, actually use, uh, any of the pre- pre- med- pre- inter- um, care? No, sir. It just depends. Basically how it works is if your coverage is active, you can use it. Now, if you do decide to get enrolled, it's not something that would become active immediately. So enrollment itself takes about one to two weeks to be processed through your payroll department. Mm-hmm. And then coverage would start the following Monday of your first payroll deduction. Yes, ma'am. And that's, that's no problem. I understand that. Is that

something you could help me with or do I have to go back into the portal to set, you know, to select that coverage? Um, yeah. So I mean, if you... What I would... What I need to do, um, 'cause it does, it looks like on our end we'll need to verify your eligibility. Are you a rehire with BG? Yes, ma'am. Okay. Yeah, so we will need to verify your eligibility on our end, um, which I can try and go ahead and get that process started and make a note of what you're wanting to enroll into and then just follow up with you from there. Okay. Thank you. Is it the, the only thing that you're interested in is the dental? Yes, ma'am. Okay. Well, I will go ahead and see what I can do about getting the eligibility process started and then, uh, make a note of what you're wanting and call you back from there. Thank you. I really appreciate it. And, um, one, one other question, if you don't mind. C- could, could you tell me what like the, the monthly, you know, like the charge that, um, the monthly charge would, would be just for the dental? Um, so you would pay for it on a weekly basis. Yeah. For employee only, it looks like it's \$3.38 a week. Yeah, yeah. That's no problem. All right. Thank you. Yes, sir. And, um, like I said, I'll go ahead and make a note and then call you back as soon as I get word back. Excuse me. Thank you very much. Please call back. I, I look forward to your callback. Yes, sir. You have a wonderful day. 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: Hey, this is Phillip.

Speaker speaker\_2: Yeah, who's speaking?

Speaker speaker\_1: Yes, this is Victoria with Benefits on a Card. We administer the medical insurance being offered through BGSS.

Speaker speaker\_2: Yes, ma'am.

Speaker speaker\_1: Okay, so I'm looking at a enrollment form that you filled out on the 28th. Um, I'm just unsure if you're wanting to enroll or not. On the form, it looks like you selected the virtual primary care benefit, but you also selected to decline.

Speaker speaker\_2: Yes. Well, yes, ma'am. Thank you. Because it's, uh, um... Because, you know, it is like a temporary agency, and I, I did obtain insurance just prior to... This is like a first assignment that I'm going on. So I didn't necessarily need this insurance coverage with BG. So I, I... It wasn't really clear, but I'm glad you called. Maybe we can straighten it out, um, because I, I, I think I was declining the coverage that they was offering.

Speaker speaker\_1: Okay. All righty. Well, I will go ahead and decline it for you, and that's all I needed to verify.

Speaker speaker\_2: Thank you. I appreciate your help.

Speaker speaker\_1: Yes, sir. Have a good day.

Speaker speaker\_2: But, but, but ma'am?

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: Ma'am? I, I would like to ask you a, uh, one question 'cause is it po-... Like, do they off-... I- is it possible I could take like a vision coverage or just a dental coverage or it's just like a package that I have to, uh, select all together?

Speaker speaker\_1: Yeah. I mean, there, there's different things like dental and vision. Uh, the dental and vision are, are separate policies in themselves, so like if you just wanted to do dental, you could do dental. If you just wanted to do vision, you could do that. Um, if you wanna do both, you can do that. You don't necessarily have to pick up a medical plan.

Speaker speaker\_2: Right. Yeah. That's, that's what I was w- concerned, 'cause I, I have a medical plan right now, but... And then I do have like a new pair of glasses that I just kinda got, but I wouldn't mind doing just a dental plan if that was like a option. I didn't know if that was just a option.

Speaker speaker\_1: Yeah. So, um, the den-... We do have a dental plan being offered. Like I say, you don't have to get anything else to get that. Now, I will say it's a very basic dental policy, so it's not gonna cover any major dental work like crowns or orthodontists.

Speaker speaker\_2: Ahh. Mm-hmm.

Speaker speaker\_1: Um, basically what it covers is like your preventative dental work at 100%, and then basic dental work like fillings and extractions at 80% once you meet the, uh, \$50 deductible.

Speaker speaker\_2: Yes, ma'am. Yeah, yeah. Even like an extraction. I think that's something that I might be needing like in a month, you know, a couple, you know, in the near future, so.

Speaker speaker 1: Okay.

Speaker speaker\_2: Well-

Speaker speaker\_1: Yeah, like I said, the-

Speaker speaker\_2: Would I have to have the coverage for a cert-... Sorry. I'm sorry. I didn't mean to cut you off.

Speaker speaker 1: You're fine. Go ahead.

Speaker speaker\_2: Yeah. Would I have to have or maintain the coverage for a certain period of time before I could get like an extraction or use, actually use, uh, any of the pre- med-pre- inter- um, care?

Speaker speaker\_1: No, sir. It just depends. Basically how it works is if your coverage is active, you can use it. Now, if you do decide to get enrolled, it's not something that would become active immediately. So enrollment itself takes about one to two weeks to be processed through your payroll department.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: And then coverage would start the following Monday of your first payroll deduction.

Speaker speaker\_2: Yes, ma'am. And that's, that's no problem. I understand that. Is that something you could help me with or do I have to go back into the portal to set, you know, to select that coverage?

Speaker speaker\_1: Um, yeah. So I mean, if you... What I would... What I need to do, um, 'cause it does, it looks like on our end we'll need to verify your eligibility. Are you a rehire with BG?

Speaker speaker\_2: Yes, ma'am.

Speaker speaker\_1: Okay. Yeah, so we will need to verify your eligibility on our end, um, which I can try and go ahead and get that process started and make a note of what you're wanting to enroll into and then just follow up with you from there.

Speaker speaker\_2: Okay. Thank you.

Speaker speaker\_1: Is it the, the only thing that you're interested in is the dental?

Speaker speaker\_2: Yes, ma'am.

Speaker speaker\_1: Okay. Well, I will go ahead and see what I can do about getting the eligibility process started and then, uh, make a note of what you're wanting and call you back from there.

Speaker speaker\_2: Thank you. I really appreciate it. And, um, one, one other question, if you don't mind. C- could, could you tell me what like the, the monthly, you know, like the charge that, um, the monthly charge would, would be just for the dental?

Speaker speaker\_1: Um, so you would pay for it on a weekly basis.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: For employee only, it looks like it's \$3.38 a week.

Speaker speaker\_2: Yeah, yeah. That's no problem.

Speaker speaker\_1: All right.

Speaker speaker 2: Thank you.

Speaker speaker\_1: Yes, sir. And, um, like I said, I'll go ahead and make a note and then call you back as soon as I get word back.

Speaker speaker\_2: Excuse me. Thank you very much. Please call back. I, I look forward to your callback.

Speaker speaker\_1: Yes, sir. You have a wonderful day.

Speaker speaker\_2: You too. Thank you.

Speaker speaker\_1: Bye-bye.