

## Transcript: VICTORIA

Taylor-5511288218763264-4697638407028736

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Car. This is Victoria. How can I help you? Hey, good evening, uh, Victoria. Yes, I want to sign up for the, uh, Benefits on a, uh, in a Car. Okay. Uh, what's the name of the agency you work for? Uh, Surge. And the last four of your social? 1918. Okay. And your first and last name? Frederick Branford. Have you received your first paycheck? Uh... no, not yet. Okay. And do you know what you're wanting to enroll into, or what's being offered? Uh, yeah. Well, uh, at first... Um, I got a pamphlet paper from the Surge. Mm-hmm. And I wanted to do the Employee +Children, the, uh, VIP Classic. Okay, is that it? And I want the dental and vision, uh, benefit too, also. Uh, both of those are Employee +Children as well? Huh? Do you want both the dental and vision for Employee +Child, or just employee only? No, employee and children. Yeah, all three for employee and children. I'm sorry. You're fine. Okay, so what I need to do is I need to make a file for you, 'cause we don't have one in the system just yet. And then once I get it made, I'll be able to get you enrolled from there. Okay. You said first name is Frederick and last name is Bradford? Branford. Yes, ma'am. B-A-R-A-N. Yeah, Branford. I'm sorry. Okay, gotcha. And, uh, your full social? 414-06-1918. And then your date of birth? 9/30/75. Okay. And your mailing address, as well. Uh, 304 Marilyn, M-A-R-I-L-Y-N, Drive, Jasper, Tennessee, 37347. Okay, and then phone number is the same number you're calling from? Yes, correct. All right, and lastly, what would be a good email? Uh, all lowercase. Well, um, I don't really have an e-mail address where you can send me a text. I mean, I do, but, I mean, it's, it's... Okay. But I'll give you my email address. I'm sorry. All lowercase, it'd be fred, F-R-E-D, pup, 038, @gmail.com. Okay. So F-R-E-D P-U-P 0-3-8 @gmail.com? Yeah, all lowercase. Yes. Okay. Give me one second. So it looks like the VIP Classic Dental and Vision for Employee +Children would come out to a total of \$46.14 a week. Okay. Yes, that's fine. And, um... All right, so are we just adding one child, or how many children? It's, uh, actually it's, it's three, three children. Okay. What's the first child's name? Uh, Arianna. Whisnant, W-H-I-S-N-A-N-T. And then, uh, Airianna, A-I-R-I-A-N-N-A. Sorry about that. Okay, so A-I-R-I-A-N-N-A? Yes, correct. Okay. And then what was the last name again? I'm sorry. Okay, Whisnant, W-H-I-S-N-A-N-T. W-H-I-S-N-A-N-T? Yes, correct. All right. And her date of birth? Uh, 8/21/2004. And then full social. Uh, 421-57-0453. Okay. And who's next? Uh, Kayden. K-A-Y-D-E-N. His also, his last name is also Whisnant, W-H-I-S-N-A-N-T. Gotcha. And date of birth? 11/22/2005. And then full social. 421, uh, 56, 59-4101. Okay. And who's next? Uh, uh, Air, uh, Amari Whisnant. Herman, A-M-A-R-I. Yeah, Amari, yeah. I'm so, I'm so bad with names. No worries. All right. All right, so just to make sure I got it right, A-M-A-R-I, and then, uh, W-H-I-S-N-A-N-T? Yes, correct. Okay. And date of birth? 5/25/2011. And then full social. Oh, shoot. Hang on. Forgot the date for that, and I also forgot Yeah. You're fine. Uh...Give me just a second, 'cause I had hers in a different wallet. Hang on just one sec.

Okay. Uh, where the heck did I do with that thing? Yeah, it ain't gonna align. Just bear with me. I shoulda had all this together. I thought I did. Uh... Mm. Hang on just one second. Sorry. You're fine. Yeah, this is why I had to get back, get, get you hers. I thought I had it right here handy. Ugh. Okay, I- Sorry for the inconvenience. You're fine. I can put all zeroes for now, and if you wanna call us back, we can edit it from there. Okay. Okay, that's fine. All right. Um, so let me... Give me just a few seconds. Let me get this file created for you. All righty. Um, so the actual enrollment will take about one to two weeks to be processed through payroll. All right. So, you might not see your first deduction come out until two weeks from now. Um- Okay. ... once that first deduction is made out of your check, the coverage will start the following Monday. Okay. And then, uh, once the coverage is active, that's when, like, the policy information and ID cards are made and sent to you, which typically takes about seven to 10 business days to get. Um... Okay. The dental and the vision ID cards are gonna be mailed. And then the VIP Classic medical plan, the ID card for that is typically emailed. Um, uh, you're gonna get one card for everybody, so it's not gonna be like you get separate cards for your dependents. It should say, "Employee plus children," on the ID card. And then, uh, once your provider plugs in, like, the policy information, they'll see your dependents that are covered. Oh, okay. Okay. Yeah. Um, but did you have any questions for me? Uh, no. So you said at the tape... 'Cause I think, like, like I said, this is my first week, so they hold you back- Mm-hmm. ... a week, so would it be the following week, I think she said that when, you know, when it'll, it'll say up here. So that should be about right. Yeah, two weeks. Yeah. 'Cause they hold you back a week, and then... Yeah. Um... And you said I can just call you back with, with the other child's, um, Social Security number? Yeah. Uh- All right. ... as of right now, I just put all zeroes, and then, uh, you can just call us back and we can edit it. Okay. That's fine. Okay. Um- All right. Uh, and the... What help- is healthcare provider, I mean the... Are y'all, uh, uh, associated with it? ??? Yeah, so the medical, uh, the VIP Classic and the dental, um, both of those plans are through American Public Life. Okay. And then vision is through MetLife. Okay. Okay. Mm-hmm. Well, all righty then, I guess that sums it up. I mean, uh... So, I mean, and so, it is... Does it show in this paper, like, if we have to pay a copay or anything with the, with the plan? Is there any copays- Um- ... like for doctor visits or dentist visits or vision? So, this... It's not major medical insurance, so it's gonna work a li- little bit different if you're used to, like, major medical companies. With the medical plan, there is no copays or deductibles associated with it. How it works is, the insurance is gonna pay, um, a set dollar amount towards that benefit for a certain amount of days, and then you just cover the remainder of the bill. So, just to kind of give you an example, if you go to the physician's office, they're gonna cover \$50 a day with a max of four days. Okay. Okay. Um, now the medical and the vision, they do have, uh... The medical and vision work differently than medical. So, the dental, uh, your preventative dental work, it's 100% covered. Um, then, uh, basic dental work like fillings and extractions is covered at 80% once you meet the \$50 deductible. Okay. The biggest thing to know about the dental plan is it's not going to cover any major dental work like crowns, orthodontist. Okay. Um, and then vision, the way the, the vision works, it looks like everything's copays. So, there's a copay for your annual eye exam which is \$10. There's a copay to get fitted for glasses and, uh, well, for lenses and frames which is \$25. Okay. And then the insurance will pay \$130 towards the frames. Oh, okay. Now what if, now, now what if one of the children wear contacts? That, you might actually want to verify with the insurance company directly. I don't see any information regarding coverage for contact lenses. Okay.

Um, so you want, you might want to reach out to MetLife and verify that with them. Okay. Okay, that's fine. Thank you. Uh, do you need the phone number for MetLife? I think it's on the back of this pamphlet though. Oh. Is it the one- uh, 8-... 38-393-5433? Mm. No, I mean, I have two. Let me look and see. So I have a different phone number. I have 800-... Okay. ... uh, 615-1883. 1-883? Uh-huh. Okay. Okay, I got... Yeah, I got that one. Okay. So just reach out to them and just find out? Yes, sir. They... That's the insurance company for, uh, the vision, so they should be able to verify if there's coverage on contacts or not. I just don't see any, any information on that on my end. Okay. So you said the medical and dental is on the t-... the APL? Yes. Uh-huh. And it's... Okay. All right. Okey-dokey. Like I said, as soon as I find that, that card, I'd like... So I thought I had everything here handy, but, uh, like you said, as soon as I find that other card, I'll, I'll give you a call back and we can just update that, um, social on the last child. All righty. So- Was there anything else- All right. ... you might need help with? Uh, no. No, thank you. I think, I think that pretty much will sum everything up. All right. Well, you're good to go. Okay. You have a wonderful day. You too. Thank you. 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 in a Car. This is Victoria. How can I help you?

Speaker speaker\_2: Hey, good evening, uh, Victoria. Yes, I want to sign up for the, uh, Benefits on a, uh, in a Car.

Speaker speaker\_1: Okay. Uh, what's the name of the agency you work for?

Speaker speaker\_2: Uh, Surge.

Speaker speaker\_1: And the last four of your social?

Speaker speaker\_2: 1918.

Speaker speaker\_1: Okay. And your first and last name?

Speaker speaker\_2: Frederick Branford.

Speaker speaker\_1: Have you received your first paycheck?

Speaker speaker\_2: Uh... no, not yet.

Speaker speaker\_1: Okay. And do you know what you're wanting to enroll into, or what's being offered?

Speaker speaker\_2: Uh, yeah. Well, uh, at first... Um, I got a pamphlet paper from the Surge.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: And I wanted to do the Employee +Children, the, uh, VIP Classic.

Speaker speaker\_1: Okay, is that it?

Speaker speaker\_2: And I want the dental and vision, uh, benefit too, also.

Speaker speaker\_1: Uh, both of those are Employee +Children as well?

Speaker speaker\_2: Huh?

Speaker speaker\_1: Do you want both the dental and vision for Employee +Child, or just employee only?

Speaker speaker\_2: No, employee and children. Yeah, all three for employee and children. I'm sorry.

Speaker speaker\_1: You're fine. Okay, so what I need to do is I need to make a file for you, 'cause we don't have one in the system just yet. And then once I get it made, I'll be able to get you enrolled from there.

Speaker speaker\_2: Okay.

Speaker speaker\_1: You said first name is Frederick and last name is Bradford?

Speaker speaker\_2: Branford. Yes, ma'am. B-A-R-A-N. Yeah, Branford. I'm sorry.

Speaker speaker\_1: Okay, gotcha. And, uh, your full social?

Speaker speaker\_2: 414-06-1918.

Speaker speaker\_1: And then your date of birth?

Speaker speaker\_2: 9/30/75.

Speaker speaker\_1: Okay. And your mailing address, as well.

Speaker speaker\_2: Uh, 304 Marilyn, M-A-R-I-L-Y-N, Drive, Jasper, Tennessee, 37347.

Speaker speaker\_1: Okay, and then phone number is the same number you're calling from?

Speaker speaker\_2: Yes, correct.

Speaker speaker\_1: All right, and lastly, what would be a good email?

Speaker speaker\_2: Uh, all lowercase. Well, um, I don't really have an e-mail address where you can send me a text. I mean, I do, but, I mean, it's, it's... Okay. But I'll give you my email address. I'm sorry. All lowercase, it'd be fred, F-R-E-D, pup, 038, @gmail.com.

Speaker speaker\_1: Okay. So F-R-E-D P-U-P 0-3-8 @gmail.com?

Speaker speaker\_2: Yeah, all lowercase. Yes.

Speaker speaker\_1: Okay. Give me one second. So it looks like the VIP Classic Dental and Vision for Employee +Children would come out to a total of \$46.14 a week.

Speaker speaker\_2: Okay. Yes, that's fine.

Speaker speaker\_1: And, um... All right, so are we just adding one child, or how many children?

Speaker speaker\_2: It's, uh, actually it's, it's three, three children.

Speaker speaker\_1: Okay. What's the first child's name?

Speaker speaker\_2: Uh, Arianna. Whisnant, W-H-I-S-N-A-N-T. And then, uh, Airianna, A-I-R-I-A-N-N-A. Sorry about that.

Speaker speaker\_1: Okay, so A-I-R-I-A-N-N-A?

Speaker speaker\_2: Yes, correct.

Speaker speaker\_1: Okay. And then what was the last name again? I'm sorry.

Speaker speaker\_2: Okay, Whisnant, W-H-I-S-N-A-N-T.

Speaker speaker\_1: W-H-I-S-N-A-N-T?

Speaker speaker\_2: Yes, correct.

Speaker speaker\_1: All right. And her date of birth?

Speaker speaker\_2: Uh, 8/21/2004.

Speaker speaker\_1: And then full social.

Speaker speaker\_2: Uh, 421-57-0453.

Speaker speaker\_1: Okay. And who's next?

Speaker speaker\_2: Uh, Kayden. K-A-Y-D-E-N. His also, his last name is also Whisnant, W-H-I-S-N-A-N-T.

Speaker speaker\_1: Gotcha. And date of birth?

Speaker speaker\_2: 11/22/2005.

Speaker speaker\_1: And then full social.

Speaker speaker\_2: 421, uh, 56, 59-4101.

Speaker speaker\_1: Okay. And who's next?

Speaker speaker\_2: Uh, uh, Air, uh, Amari Whisnant. Herman, A-M-A-R-I. Yeah, Amari, yeah. I'm so, I'm so bad with names.

Speaker speaker\_1: No worries.

Speaker speaker\_2: All right.

Speaker speaker\_1: All right, so just to make sure I got it right, A-M-A-R-I, and then, uh, W-H-I-S-N-A-N-T?

Speaker speaker\_2: Yes, correct.

Speaker speaker\_1: Okay. And date of birth?

Speaker speaker\_2: 5/25/2011.

Speaker speaker\_1: And then full social.

Speaker speaker\_2: Oh, shoot. Hang on. Forgot the date for that, and I also forgot

Speaker speaker\_3: Yeah.

Speaker speaker\_1: You're fine.

Speaker speaker\_2: Uh...Give me just a second, 'cause I had hers in a different wallet. Hang on just one sec.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Uh, where the heck did I do with that thing? Yeah, it ain't gonna align. Just bear with me. I shoulda had all this together. I thought I did. Uh... Mm. Hang on just one second. Sorry.

Speaker speaker\_1: You're fine.

Speaker speaker\_2: Yeah, this is why I had to get back, get, get you hers. I thought I had it right here handy. Ugh.

Speaker speaker\_1: Okay, I-

Speaker speaker\_2: Sorry for the inconvenience.

Speaker speaker\_1: You're fine. I can put all zeroes for now, and if you wanna call us back, we can edit it from there.

Speaker speaker\_2: Okay. Okay, that's fine.

Speaker speaker\_1: All right. Um, so let me... Give me just a few seconds. Let me get this file created for you. All righty. Um, so the actual enrollment will take about one to two weeks to be processed through payroll.

Speaker speaker\_2: All right.

Speaker speaker\_1: So, you might not see your first deduction come out until two weeks from now. Um-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... once that first deduction is made out of your check, the coverage will start the following Monday.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And then, uh, once the coverage is active, that's when, like, the policy information and ID cards are made and sent to you, which typically takes about seven to 10 business days to get. Um...

Speaker speaker\_2: Okay.

Speaker speaker\_1: The dental and the vision ID cards are gonna be mailed. And then the VIP Classic medical plan, the ID card for that is typically emailed. Um, uh, you're gonna get one card for everybody, so it's not gonna be like you get separate cards for your dependents. It should say, "Employee plus children," on the ID card. And then, uh, once your provider plugs in, like, the policy information, they'll see your dependents that are covered.

Speaker speaker\_2: Oh, okay. Okay.

Speaker speaker\_1: Yeah. Um, but did you have any questions for me?

Speaker speaker\_2: Uh, no. So you said at the tape... 'Cause I think, like, like I said, this is my first week, so they hold you back-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: ... a week, so would it be the following week, I think she said that when, you know, when it'll, it'll say up here. So that should be about right. Yeah, two weeks. Yeah. 'Cause they hold you back a week, and then... Yeah. Um... And you said I can just call you back with, with the other child's, um, Social Security number?

Speaker speaker\_1: Yeah. Uh-

Speaker speaker\_2: All right.

Speaker speaker\_1: ... as of right now, I just put all zeroes, and then, uh, you can just call us back and we can edit it.

Speaker speaker\_2: Okay. That's fine.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Um-

Speaker speaker\_1: All right.

Speaker speaker\_2: Uh, and the... What help- is healthcare provider, I mean the... Are y'all, uh, uh, uh, associated with it? ???

Speaker speaker\_1: Yeah, so the medical, uh, the VIP Classic and the dental, um, both of those plans are through American Public Life.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And then vision is through MetLife.

Speaker speaker\_2: Okay. Okay.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: Well, all righty then, I guess that sums it up. I mean, uh... So, I mean, and so, it is... Does it show in this paper, like, if we have to pay a copay or anything with the, with the plan? Is there any copays-

Speaker speaker\_1: Um-

Speaker speaker\_2: ... like for doctor visits or dentist visits or vision?

Speaker speaker\_1: So, this... It's not major medical insurance, so it's gonna work a li- little bit different if you're used to, like, major medical companies. With the medical plan, there is no copays or deductibles associated with it. How it works is, the insurance is gonna pay, um, a set dollar amount towards that benefit for a certain amount of days, and then you just cover the remainder of the bill. So, just to kind of give you an example, if you go to the physician's office, they're gonna cover \$50 a day with a max of four days.

Speaker speaker\_2: Okay.Okay.

Speaker speaker\_1: Um, now the medical and the vision, they do have, uh... The medical and vision work differently than medical. So, the dental, uh, your preventative dental work, it's 100% covered. Um, then, uh, basic dental work like fillings and extractions is covered at 80% once you meet the \$50 deductible.

Speaker speaker\_2: Okay.

Speaker speaker\_1: The biggest thing to know about the dental plan is it's not going to cover any major dental work like crowns, orthodontist.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um, and then vision, the way the, the vision works, it looks like everything's copays. So, there's a copay for your annual eye exam which is \$10. There's a copay to get fitted for glasses and, uh, well, for lenses and frames which is \$25.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And then the insurance will pay \$130 towards the frames.

Speaker speaker\_2: Oh, okay. Now what if, now, now what if one of the children wear contacts?

Speaker speaker\_1: That, you might actually want to verify with the insurance company directly. I don't see any information regarding coverage for contact lenses.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Um, so you want, you might want to reach out to MetLife and verify that with them.

Speaker speaker\_2: Okay. Okay, that's fine. Thank you.

Speaker speaker\_1: Uh, do you need the phone number for MetLife?

Speaker speaker\_2: I think it's on the back of this pamphlet though.

Speaker speaker\_1: Oh.

Speaker speaker\_2: Is it the one- uh, 8-... 38-393-5433?



Speaker speaker\_1: Mm. No, I mean, I have two. Let me look and see. So I have a different phone number. I have 800-...

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... uh, 615-1883.

Speaker speaker\_2: 1-883?

Speaker speaker\_1: Uh-huh.

Speaker speaker\_2: Okay. Okay, I got... Yeah, I got that one. Okay. So just reach out to them and just find out?

Speaker speaker\_1: Yes, sir. They... That's the insurance company for, uh, the vision, so they should be able to verify if there's coverage on contacts or not. I just don't see any, any information on that on my end.

Speaker speaker\_2: Okay. So you said the medical and dental is on the t... the APL?

Speaker speaker\_1: Yes. Uh-huh.

Speaker speaker\_2: And it's... Okay. All right. Okey-dokey. Like I said, as soon as I find that, that card, I'd like... So I thought I had everything here handy, but, uh, like you said, as soon as I find that other card, I'll, I'll give you a call back and we can just update that, um, social on the last child.

Speaker speaker\_1: All righty.

Speaker speaker\_2: So-

Speaker speaker\_1: Was there anything else-

Speaker speaker\_2: All right.

Speaker speaker\_1: ... you might need help with?

Speaker speaker\_2: Uh, no. No, thank you. I think, I think that pretty much will sum everything up.

Speaker speaker\_1: All right. Well, you're good to go.

Speaker speaker\_2: Okay.

Speaker speaker\_1: You have a wonderful day.

Speaker speaker\_2: You too.

Speaker speaker\_1: Thank you.

Speaker speaker\_2: Bye.

Speaker speaker\_1: Bye-bye.