

## Transcript: VICTORIA

**Taylor-5608664129814528-6303487782502400**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card, this is Victoria, how can I help you? Hi, Victoria. Uh, my name is Terry, uh, Barksdale. I'm calling to add something to my insurance. Okay. Uh, let me pull up your file. What's the name of the agency you work for? Um, the name of the agency is, uh... CareBuilders From Home. I know it has another name. ATC? Yes, it does. Yeah, that's it, ATC. Okay. And the last four of your Social? 7008. And your first and last name? My first name is Terry. My last name is Barksdale. Excuse the, um, outdoor, um, interruptions here. We do, um, hear something. No worries, I actually don't hear anything. Okay, good. There's some people outside cutting grass or blowing some leaves or something. No worries. In this weather, wow. Yeah. I bet it's pretty cool out there too. It is. It, it's, it is. Well, you know, it's that time of year, you either get one or the other. Yeah. And, uh, do you ... I'm calling you guys, you're, it's, I don't know if this is... Yeah, this, it's the right number. I, ha... Okay, go ahead. I, I'm, go ahead. No worries. Um, I was just gonna ask if you can verify your address and date of birth? Yes. My address is 17711 Woodbine Street, Detroit, Michigan 48219. 177 Woodbine, Detroit, Michigan 48219. I wanna add, um, prescription coverage? Okay. Did I miss something? To the, um, insurance. I believe that's all I need to do. Um, as far as dental, uh, with the coverage that I have, um, how is, how would that go? Are you allowed to go to the dentist or do you need to do the dentist virtual? I don't know how that goes. Uh, it would be in, in person, but let me just make, finish, uh, verifying your file real quick. Uh, what's your date of birth? My date of birth is 1/27/78. Okay. And then phone number 313-457-5772? Yes, it is. And then I have two emails, looks like the same for the most part, uh, TBarksdale78@yahoo and then, uh, TBarksdale78@gmail. Yes. Okay. Um, so yeah, I mean, the dental would be, it would be in-person visits. I'm not aware of any, like, virtual care with that. Um, now, I know you mentioned- And I cannot see how much it is. I'm trying to look up my, um, pamphlet right now. Or, you know, if you, if you have the answer right there, that's fine with me. Okay. But I know... Yeah, so... So, um, what I know about the dental policy is, it is a very basic dental policy, so it's not gonna cover any major services like crowns or orthodontists. Okay. But it does cover, uh, preventative dental work at 100%, and then basic dental work like fillings and extractions at 80% once you meet the \$50 deductible. Hm, not too bad. How much is it a month? So you pay for it weekly. Um, if you're just doing it for employee only, it would be \$3.64 a week. Okay. You can add that. Okay. So then- How much is it for, um... 'Cause I, my plan includes my, um, daughter. Okay. Um, let's see. Yeah, I see that for medical and the eye experts. Okay. Sorry, I just didn't see that before. Uh, for employee plus children it is \$9.62 a week. Okay. With this, can you use it with another coverage in order to meet the requirement of a payment? Or can you have a first and secondary? Um, that I'm not too sure of. We're just your benefits administrators, um- Okay. ... so we're not the actual insurance carrier. You might

wanna verify that with, um, the carrier which, I know American Public Life does dental. Okay. All right. All right. There was something else I wanted to look into, but I'm looking for the booklet. Um, I, it was something... Oh, so you, you need to know if I want it for myself and the child, right? Yeah. Are you just wanting dental for you or, uh, the child and you? Um, this is one question I need to ask. How long... My daughter's 23. How long can she be on my insurance? I believe up until the age of 26. 26. Okay. Okay, um, you can put... Let's see. You can put my, um... You can, you can add it. You can add it for both, it's fine. Okay. So you want the dental for employee plus child? Yes. For now, it's fine. Okay. And I know you mentioned in the beginning of the call coverage for prescriptions. Yeah. Um, it looks like what you're currently enrolled into, uh, into now for medical, the MEC TeleRx. Oh. That actually comes with a subscription to FreeRx. So if it's one of the covered medications, to my knowledge, it would be free. So is there something... I think I called them once before. Mm-hmm. Do they need to s- they need to send me a card? Um, so you should be... You have to actually register on their website. Have you ever registered- I think I did. ... an account with them? Okay. Yeah. Okay. Because once you log in onto your account on the website, the ID card is on the dashboard. Okay. And it's Free... It's FreeRx Prescriptions? Just put freerx.com. Free....com. Okay. I'm gonna go on there and see what's there, um, when we're finished. So I already have the prescription coverage? Yeah, with the MEC TeleRx. Now, what is the M... What is that? The TeleRx? So it also comes with, um... Let's see. It's like a... I believe it's a virtual urgent care. That's a TeleRx. So it would be like telehealth. Yeah. It's just an additional to the virtual? Yeah, it's just an additional coverage to the MEC. Okay. So the MEC TeleRx is... The MEC, the medical portion, it covers just your preventative healthcare. Mm-hmm. So things like your yearly physicals, vaccinations and preventative screenings at 100% as long as you stay in the network. Then it comes with that virtual urgent care and it also comes with the FreeRx subscription. So you can make an appointment to do the preventative care things? Um, I believe the, the preventative would have to be in person. I believe the only virtual part is going to be urgent care. Okay, great. Urgent care is... Okay. So that means that... Okay. Um, you have to go on there and select a doctor or see what doctors qualify for that particular insurance? Yeah, for the... Like are you talking about the telehealth? The virtual care? Uh, when you have to do the preventative care in person. So you would just need to make sure that your provider's in the MultiPlan network. Okay. So you can either go on to multiplan.com or you can call MultiPlan and they can help you find a provider in that network. Okay. I just logged into the, uh, telehealth and it says it's \$29.99 a month. Is that something that I don't have to worry about because I'm already paying for it or... Okay. What website are you on? I'm on, um, freerx.com. Okay. Did you log into your personal account? Not as of yet. I was just reading this. So if I log into my personal account, then it should be something that's different? Yeah, once you... Okay. Have you ever registered an account with FreeRx? You should have received an email. I'm not sure. I think I did for another job, but I don't know if it was for this particular one. So I, I will do that. I'm gonna check on that now. Yeah. And try to log on. Because to my knowledge, you don't... Yeah, to my knowledge, you don't have to add anything on. With the medical plan that you have, you already have a subscription to FreeRx as well as the, the virtual urgent care. Okay. I'm just really trying to... Just trying to understand it so I can delete and subtract different things. Okay. So I'll, I'll do that today. Um, I'll log into the FreeRx. Okay. And then just to let you know, it looks like the virtual care is not through FreeRx. It's going to be through a different website and I can give you that website. Okay, I'm

writing. So it's going to be [virtualcare.benefitsinacard.com](http://virtualcare.benefitsinacard.com). [Virtualcare.benefits...](http://Virtualcare.benefits...) [Inacard.com](http://Inacard.com). [Inacard.com](http://Inacard.com). Okay. Mm-hmm. Okay. I see that site right now. Yes. That's what you would use if you need to use the virtual care. Okay, great. Okay. So I'll log into both of those and, um, as far as, um, finding out what doctors will qualify for the 100%, um, as far as, um, the visits. And, um, we also added the, um... What was it that we added? We added the, um, the dental for, for, uh, both. Yeah, I haven't added it just yet, but- Okay. Is that all that you're wanting to add? That's... Yeah, that's all I need to add. Okay, give me one second. I know I have till the 15th to really try to get this together. I just want to be, be covered. I, I, I'd like to be covered, um, if something, something happens too, um, as far as hospital stays and different things. But-I'm paying on another insurance myself, because I wasn't sure of how this insurance, um, was gonna work for me. So, once I get this added and get the understanding of these two websites you just have given me, I'm gonna probably call you guys back before, um, the end of the week if I need to kinda go on to another plan. Okay. All right, so let's see. The only thing that we're gonna be adding on is the dental. Yeah. Are you wanting to keep the MEC TeleRx and the ID experts? Is that extra? Well, yeah. S- so, what you're... This is what you're currently enrolled into. Um... Mm-hmm. You're enrolled into the short-term disability, the ID experts, and the MEC TeleRx. Your current total weekly deduction is \$26.17. Mm-hmm. So I was just making sure, are you wanting to keep the short-term disability, the ID experts, and the MEC TeleRx? Uh, what is the I- IMX? The ID experts? Mm-hmm. That's like an anti-fraud policy to help protect your information online. How much is that? Um, it looks like you currently have it for employee plus children, which is \$2.70. Well, that's not too bad. It's a half... But only if I use it, though. Um, you can keep it on there. I mean, it's fine for that. Now, the, um, virtual part you were just talking about is, um, something in... Additional to what we've been talking about, the websites you give? Let's see, the- No, ma'am. ... website you gave me was virtual care. Yes. So again, that comes with the MEC TeleRx. That's the medical plan that you're enrolled into. Okay. So it comes with the virtual urgent care and the free Rx. So it's included in that medical plan for \$19.52. Mm-hmm. Okay. So I wouldn't... So, you were asking me if I wanted to take something off? Yeah, I was just making sure... Yeah, I was asking if you wanted to keep everything the same and just add on dental, 'cause you're currently enrolled in- Oh yeah, that's fine. ... this. Yeah, that's fine. Okay. That's fine. So with adding on dental, it looks like your total weekly deduction would be \$37.07. Okay. And then I have 'til the 15th of December? Uh, let me double-check. Give me one second. 'Cause I've never really used the insurance. I've used it for, um, preventive... Pre- preventative care of, um... I have allergies, so I've used it for that and it has covered some of it, but I haven't got down to the... To the, um, actual making appointments and virtual things. If it works out, then I won't have to pay so much money into other stuff. But I'll check those websites for preventative care. Okay, give me one second. I'm just trying to confirm the dates for the open enrollment. Okay. I appreciate it. I thought it was virtual and free Rx. Okay. So it looks like the last day for open enrollment is gonna be the 24th of December. That's good. Okay, thank you. You're welcome. Um, so just to let you know- Thank you for looking. Yeah, absolutely. Um, so just to let you know, the dental will become effective, uh, the 6th of January as long as the deduction is made the week before. Okay. Mm-hmm. Let me... So just, so how do we, yeah, how do we know that the dentist will let someone... They will talk about it with the, um, patient to meet the, uh, \$50? Or I should just know that? That- So- ... I need to pay 50... Uh, go ahead. Okay. So again, just to let you know, the... So the coverage will start on the 6th of January as long as the deduction-

Okay. ... is made out of your check the week before. Once the coverage- Okay. Okay. ... is active, you should be receiving an ID card that's gonna be mailed and- Okay. ... sent to you. Once you go to the dentist, you just provide them with the ID card. They'll plug in all your information and they should automatically know that. Okay, great. Mm-hmm. All right. Sounds good. Um, and then- I'll do my homework on, um, everything else. Okay. And then just to make sure the dependent that you want to cover is Janae Barksdale, date of birth September 8th, 2001? Yes. Okay. All righty. Did you need help with anything else? Uh, uh, can you send me an additional card for, um... I have my card. So yeah, can you send me a group of, uh, cards for myself and her as well? Okay. So, uh, as of right now, the only ID card I would have access to since we're just adding on dental, I won't have access to the dental IT, ID cards until that becomes active, but I can send you your medical ID card. That'll be fine. Just to have... Yeah. Okay. Just that, that'd be great. Okay. Was there anything else that you might need help with? Uh, absolutely not. I can't think of anything else. Um, if I- Okay. ... have any questions, then I'll give you guys a call back. I thank you so much. I do have a question. Yes, ma'am. I do. And I don't know if you can answer it or not or transfer me, but as far as tuition reimbursement. Oh, I have no idea about that. You might wanna reach out to your employer directly and see if that's something they offer. Okay. I think it was emailed to me, but I'll, I'll do some research. Thank you so much. Okay. You're welcome. Have a great day. You too. 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 on a Card, this is Victoria, how can I help you?

Speaker speaker\_2: Hi, Victoria. Uh, my name is Terry, uh, Barksdale. I'm calling to add something to my insurance.

Speaker speaker\_1: Okay. Uh, let me pull up your file. What's the name of the agency you work for?

Speaker speaker\_2: Um, the name of the agency is, uh... CareBuilders From Home. I know it has another name.

Speaker speaker\_1: ATC?

Speaker speaker\_2: Yes, it does. Yeah, that's it, ATC.

Speaker speaker\_1: Okay. And the last four of your Social?

Speaker speaker\_2: 7008.

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

Speaker speaker\_2: My first name is Terry. My last name is Barksdale. Excuse the, um, outdoor, um, interruptions here. We do, um, hear something.

Speaker speaker\_1: No worries, I actually don't hear anything.

Speaker speaker\_2: Okay, good. There's some people outside cutting grass or blowing some leaves or something.

Speaker speaker\_1: No worries.

Speaker speaker\_2: In this weather, wow.

Speaker speaker\_1: Yeah. I bet it's pretty cool out there too.

Speaker speaker\_2: It is. It, it's, it is. Well, you know, it's that time of year, you either get one or the other.

Speaker speaker\_1: Yeah. And, uh, do you

Speaker speaker\_3: ... I'm calling you guys, you're, it's, I don't know if this is... Yeah, this, it's the right number. I, ha... Okay, go ahead. I, I'm, go ahead.

Speaker speaker\_1: No worries. Um, I was just gonna ask if you can verify your address and date of birth?

Speaker speaker\_2: Yes. My address is 17711 Woodbine Street, Detroit, Michigan 48219. 177 Woodbine, Detroit, Michigan 48219. I wanna add, um, prescription coverage?

Speaker speaker\_1: Okay.

Speaker speaker\_2: Did I miss something? To the, um, insurance. I believe that's all I need to do. Um, as far as dental, uh, with the coverage that I have, um, how is, how would that go? Are you allowed to go to the dentist or do you need to do the dentist virtual? I don't know how that goes.

Speaker speaker\_1: Uh, it would be in, in person, but let me just make, finish, uh, verifying your file real quick. Uh, what's your date of birth?

Speaker speaker\_2: My date of birth is 1/27/78.

Speaker speaker\_1: Okay. And then phone number 313-457-5772?

Speaker speaker\_2: Yes, it is.

Speaker speaker\_1: And then I have two emails, looks like the same for the most part, uh, TBarksdale78@yahoo and then, uh, TBarksdale78@gmail.

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. Um, so yeah, I mean, the dental would be, it would be in-person visits. I'm not aware of any, like, virtual care with that. Um, now, I know you mentioned-

Speaker speaker\_2: And I cannot see how much it is. I'm trying to look up my, um, pamphlet right now. Or, you know, if you, if you have the answer right there, that's fine with me.

Speaker speaker\_1: Okay. But I know... Yeah, so... So, um, what I know about the dental policy is, it is a very basic dental policy, so it's not gonna cover any major services like crowns

or orthodontists.

Speaker speaker\_2: Okay.

Speaker speaker\_1: But it does cover, uh, preventative dental work at 100%, and then basic dental work like fillings and extractions at 80% once you meet the \$50 deductible.

Speaker speaker\_2: Hm, not too bad. How much is it a month?

Speaker speaker\_1: So you pay for it weekly. Um, if you're just doing it for employee only, it would be \$3.64 a week.

Speaker speaker\_2: Okay. You can add that.

Speaker speaker\_1: Okay. So then-

Speaker speaker\_2: How much is it for, um... 'Cause I, my plan includes my, um, daughter.

Speaker speaker\_1: Okay. Um, let's see. Yeah, I see that for medical and the eye experts.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Sorry, I just didn't see that before. Uh, for employee plus children it is \$9.62 a week.

Speaker speaker\_2: Okay. With this, can you use it with another coverage in order to meet the requirement of a payment? Or can you have a first and secondary?

Speaker speaker\_1: Um, that I'm not too sure of. We're just your benefits administrators, um-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... so we're not the actual insurance carrier. You might wanna verify that with, um, the carrier which, I know American Public Life does dental.

Speaker speaker\_2: Okay. All right. All right. There was something else I wanted to look into, but I'm looking for the booklet. Um, I, it was something... Oh, so you, you need to know if I want it for myself and the child, right?

Speaker speaker\_1: Yeah. Are you just wanting dental for you or, uh, the child and you?

Speaker speaker\_2: Um, this is one question I need to ask. How long... My daughter's 23. How long can she be on my insurance?

Speaker speaker\_1: I believe up until the age of 26.

Speaker speaker\_2: 26. Okay. Okay, um, you can put... Let's see. You can put my, um... You can, you can add it. You can add it for both, it's fine.

Speaker speaker\_1: Okay. So you want the dental for employee plus child?

Speaker speaker\_2: Yes. For now, it's fine.

Speaker speaker\_1: Okay. And I know you mentioned in the beginning of the call coverage for prescriptions.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Um, it looks like what you're currently enrolled into, uh, into now for medical, the MEC TeleRx.

Speaker speaker\_2: Oh.

Speaker speaker\_1: That actually comes with a subscription to FreeRx. So if it's one of the covered medications, to my knowledge, it would be free.

Speaker speaker\_2: So is there something... I think I called them once before.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: Do they need to s- they need to send me a card?

Speaker speaker\_1: Um, so you should be... You have to actually register on their website. Have you ever registered-

Speaker speaker\_2: I think I did.

Speaker speaker\_1: ... an account with them?

Speaker speaker\_2: Okay.

Speaker speaker\_1: Yeah.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Because once you log in onto your account on the website, the ID card is on the dashboard.

Speaker speaker\_2: Okay. And it's Free... It's FreeRx Prescriptions?

Speaker speaker\_1: Just put freerx.com.

Speaker speaker\_2: Free....com. Okay. I'm gonna go on there and see what's there, um, when we're finished. So I already have the prescription coverage?

Speaker speaker\_1: Yeah, with the MEC TeleRx.

Speaker speaker\_2: Now, what is the M... What is that? The TeleRx?

Speaker speaker\_1: So it also comes with, um... Let's see. It's like a... I believe it's a virtual urgent care. That's a TeleRx. So it would be like telehealth.

Speaker speaker\_2: Yeah. It's just an additional to the virtual?

Speaker speaker\_1: Yeah, it's just an additional coverage to the MEC.

Speaker speaker\_2: Okay.

Speaker speaker\_1: So the MEC TeleRx is... The MEC, the medical portion, it covers just your preventative healthcare.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: So things like your yearly physicals, vaccinations and preventative screenings at 100% as long as you stay in the network. Then it comes with that virtual urgent care and it also comes with the FreeRx subscription.

Speaker speaker\_2: So you can make an appointment to do the preventative care things?

Speaker speaker\_1: Um, I believe the, the preventative would have to be in person. I believe the only virtual part is going to be urgent care.

Speaker speaker\_2: Okay, great. Urgent care is... Okay. So that means that... Okay. Um, you have to go on there and select a doctor or see what doctors qualify for that particular insurance?

Speaker speaker\_1: Yeah, for the... Like are you talking about the telehealth? The virtual care?

Speaker speaker\_2: Uh, when you have to do the preventative care in person.

Speaker speaker\_1: So you would just need to make sure that your provider's in the MultiPlan network.

Speaker speaker\_2: Okay.

Speaker speaker\_1: So you can either go on to multiplan.com or you can call MultiPlan and they can help you find a provider in that network.

Speaker speaker\_2: Okay. I just logged into the, uh, telehealth and it says it's \$29.99 a month. Is that something that I don't have to worry about because I'm already paying for it or...

Speaker speaker\_1: Okay. What website are you on?

Speaker speaker\_2: I'm on, um, freerx.com.

Speaker speaker\_1: Okay. Did you log into your personal account?

Speaker speaker\_2: Not as of yet. I was just reading this. So if I log into my personal account, then it should be something that's different?

Speaker speaker\_1: Yeah, once you...

Speaker speaker\_2: Okay.

Speaker speaker\_1: Have you ever registered an account with FreeRx? You should have received an email.

Speaker speaker\_2: I'm not sure. I think I did for another job, but I don't know if it was for this particular one. So I, I will do that. I'm gonna check on that now.

Speaker speaker\_1: Yeah.



Speaker speaker\_2: And try to log on.

Speaker speaker\_1: Because to my knowledge, you don't... Yeah, to my knowledge, you don't have to add anything on. With the medical plan that you have, you already have a subscription to FreeRx as well as the, the virtual urgent care.

Speaker speaker\_2: Okay. I'm just really trying to... Just trying to understand it so I can delete and subtract different things. Okay. So I'll, I'll do that today. Um, I'll log into the FreeRx.

Speaker speaker\_1: Okay. And then just to let you know, it looks like the virtual care is not through FreeRx. It's going to be through a different website and I can give you that website.

Speaker speaker\_2: Okay, I'm writing.

Speaker speaker\_1: So it's going to be [virtualcare.benefitsinacard.com](https://virtualcare.benefitsinacard.com).

Speaker speaker\_2: [Virtualcare.benefits...](https://virtualcare.benefitsinacard.com)

Speaker speaker\_1: [Inacard.com](https://inacard.com).

Speaker speaker\_2: [Inacard.com](https://inacard.com). Okay.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: Okay. I see that site right now.

Speaker speaker\_1: Yes. That's what you would use if you need to use the virtual care.

Speaker speaker\_2: Okay, great. Okay. So I'll log into both of those and, um, as far as, um, finding out what doctors will qualify for the 100%, um, as far as, um, the visits. And, um, we also added the, um... What was it that we added? We added the, um, the dental for, for, uh, both.

Speaker speaker\_1: Yeah, I haven't added it just yet, but-

Speaker speaker\_2: Okay.

Speaker speaker\_1: Is that all that you're wanting to add?

Speaker speaker\_2: That's... Yeah, that's all I need to add.

Speaker speaker\_1: Okay, give me one second.

Speaker speaker\_2: I know I have till the 15th to really try to get this together. I just want to be, be covered. I, I, I'd like to be covered, um, if something, something happens too, um, as far as hospital stays and different things. But-I'm paying on another insurance myself, because I wasn't sure of how this insurance, um, was gonna work for me. So, once I get this added and get the understanding of these two websites you just have given me, I'm gonna probably call you guys back before, um, the end of the week if I need to kinda go on to another plan.

Speaker speaker\_1: Okay. All right, so let's see. The only thing that we're gonna be adding on is the dental.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Are you wanting to keep the MEC TeleRx and the ID experts?

Speaker speaker\_2: Is that extra?

Speaker speaker\_1: Well, yeah. S- so, what you're... This is what you're currently enrolled into. Um...

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: You're enrolled into the short-term disability, the ID experts, and the MEC TeleRx. Your current total weekly deduction is \$26.17.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: So I was just making sure, are you wanting to keep the short-term disability, the ID experts, and the MEC TeleRx?

Speaker speaker\_2: Uh, what is the I- IMX?

Speaker speaker\_1: The ID experts?

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: That's like an anti-fraud policy to help protect your information online.

Speaker speaker\_2: How much is that?

Speaker speaker\_1: Um, it looks like you currently have it for employee plus children, which is \$2.70.

Speaker speaker\_2: Well, that's not too bad. It's a half... But only if I use it, though. Um, you can keep it on there. I mean, it's fine for that. Now, the, um, virtual part you were just talking about is, um, something in... Additional to what we've been talking about, the websites you give? Let's see, the-

Speaker speaker\_1: No, ma'am.

Speaker speaker\_2: ... website you gave me was virtual care.

Speaker speaker\_1: Yes. So again, that comes with the MEC TeleRx. That's the medical plan that you're enrolled into.

Speaker speaker\_2: Okay.

Speaker speaker\_1: So it comes with the virtual urgent care and the free Rx. So it's included in that medical plan for \$19.52.

Speaker speaker\_2: Mm-hmm. Okay. So I wouldn't... So, you were asking me if I wanted to take something off?

Speaker speaker\_1: Yeah, I was just making sure... Yeah, I was asking if you wanted to keep everything the same and just add on dental, 'cause you're currently enrolled in-

Speaker speaker\_2: Oh yeah, that's fine.

Speaker speaker\_1: ... this.

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

Speaker speaker\_1: Okay.

Speaker speaker\_2: That's fine.

Speaker speaker\_1: So with adding on dental, it looks like your total weekly deduction would be \$37.07.

Speaker speaker\_2: Okay. And then I have 'til the 15th of December?

Speaker speaker\_1: Uh, let me double-check. Give me one second.

Speaker speaker\_2: 'Cause I've never really used the insurance. I've used it for, um, preventive... Pre- preventative care of, um... I have allergies, so I've used it for that and it has covered some of it, but I haven't got down to the... To the, um, actual making appointments and virtual things. If it works out, then I won't have to pay so much money into other stuff. But I'll check those websites for preventative care.

Speaker speaker\_1: Okay, give me one second. I'm just trying to confirm the dates for the open enrollment.

Speaker speaker\_2: Okay. I appreciate it. I thought it was virtual and free Rx.

Speaker speaker\_1: Okay. So it looks like the last day for open enrollment is gonna be the 24th of December.

Speaker speaker\_2: That's good. Okay, thank you.

Speaker speaker\_1: You're welcome. Um, so just to let you know-

Speaker speaker\_2: Thank you for looking.

Speaker speaker\_1: Yeah, absolutely. Um, so just to let you know, the dental will become effective, uh, the 6th of January as long as the deduction is made the week before.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: Let me... So just, so how do we, yeah, how do we know that the dentist will let someone... They will talk about it with the, um, patient to meet the, uh, \$50? Or I should just know that? That-

Speaker speaker\_1: So-

Speaker speaker\_2: ... I need to pay 50... Uh, go ahead.

Speaker speaker\_1: Okay. So again, just to let you know, the... So the coverage will start on the 6th of January as long as the deduction-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... is made out of your check the week before. Once the coverage-

Speaker speaker\_2: Okay. Okay.

Speaker speaker\_1: ... is active, you should be receiving an ID card that's gonna be mailed and-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... sent to you. Once you go to the dentist, you just provide them with the ID card. They'll plug in all your information and they should automatically know that.

Speaker speaker\_2: Okay, great.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: All right. Sounds good.

Speaker speaker\_1: Um, and then-

Speaker speaker\_2: I'll do my homework on, um, everything else.

Speaker speaker\_1: Okay. And then just to make sure the dependent that you want to cover is Janae Barksdale, date of birth September 8th, 2001?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. All righty. Did you need help with anything else?

Speaker speaker\_2: Uh, uh, can you send me an additional card for, um... I have my card. So yeah, can you send me a group of, uh, cards for myself and her as well?

Speaker speaker\_1: Okay. So, uh, as of right now, the only ID card I would have access to since we're just adding on dental, I won't have access to the dental IT, ID cards until that becomes active, but I can send you your medical ID card.

Speaker speaker\_2: That'll be fine. Just to have... Yeah.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Just that, that'd be great.

Speaker speaker\_1: Okay. Was there anything else that you might need help with?

Speaker speaker\_2: Uh, absolutely not. I can't think of anything else. Um, if I-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... have any questions, then I'll give you guys a call back. I thank you so much. I do have a question.

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: I do. And I don't know if you can answer it or not or transfer me, but as far as tuition reimbursement.

Speaker speaker\_1: Oh, I have no idea about that. You might wanna reach out to your employer directly and see if that's something they offer.

Speaker speaker\_2: Okay. I think it was emailed to me, but I'll, I'll do some research. Thank you so much.

Speaker speaker\_1: Okay. You're welcome.

Speaker speaker\_2: Have a great day.

Speaker speaker\_1: You too. Bye-bye.