

## **Transcript: VICTORIA**

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### **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? Oh, yeah. Hi. Um, I was calling to have some questions about the, um, about a new plan. So, um, I'm a new employee with Oxford and, um, this is, uh, the coverage that I'm, um, I'm being offered. But I had a question about, um, effective dates of coverage. Um, so I just started my assignment, um, last week. Um, and I know I have 30 days from my first paycheck to enroll. Mm-hmm. Um, but s- but specifically the dates of coverage. So, um, I know that we're already, uh, more than halfway through November, but my question is, is... And I'm not sure if this is a, for... question for you all or for my agency. But, w- what do... what's the likelihood that I would be able to get coverage by December 1st or the 2nd of whatever it is? Um. Okay. Does it usually take a while for all that to get processed on, on your guys' end? So there's not a way for us to really give you a specific date. It's all dependent on when that deduction is made out of your check. So once you enroll, I know it can take up to two weeks before you see your first deduction. But the coverage would start the following Monday of that first payroll deduction. Oh, okay. Okay. Um, and is there a way to see, um, what providers would accept this coverage? Yeah. I- Would that be something through the... Oh, go ahead. So it's gonna be different for medical, dental and vision. Um, are you specifically wondering about the medical? Um, yes. But actually, um, I... Uh, um, I do have another question about the dental as well. But yeah, uh, mainly the, the, uh, d- uh, medical would be my, my main concern. So to find providers for medical you can g- either go on to, um, the website multiplan.com or you th- you can call them and they can help you find a provider in that work. Okay. Okay. Um, and actually, yeah, you just, uh, jogged my memory about another, uh, about the dental question I, I have. Um, are you able to, uh, answer any general questions about that? Um, my question is mainly, uh, whether if, uh, ortho care is c- covered for, uh, people under 18. So the dental plan that's being offered is not a major dental plan, so it's not gonna cover any major services like, uh, crowns or orthodontists unfortunately. Oh, okay. Okay. Mm-hmm. Okay then. Um, all right. I think that answers my questions for now. Okay. Okay. Well, thank you very much. I appreciate your help. Yes, sir. You have a wonderful day. I will. You too. Thank you. Thank you. 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: Oh, yeah. Hi. Um, I was calling to h- have some questions about the, um, about a new plan. So, um, I'm a new employee with Oxford and, um, this is, uh, the coverage that I'm, um, I'm being offered. But I had a question about, um, effective dates of coverage. Um, so I just started my assignment, um, last week. Um, and I know I have 30 days from my first paycheck to enroll.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: Um, but s- but specifically the dates of coverage. So, um, I know that we're already, uh, more than halfway through November, but my question is, is... And I'm not sure if this is a, for... question for you all or for my agency. But, w- what do... what's the likelihood that I would be able to get coverage by December 1st or the 2nd of whatever it is? Um.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Does it usually take a while for all that to get processed on, on your guys' end?

Speaker speaker\_1: So there's not a way for us to really give you a specific date. It's all dependent on when that deduction is made out of your check. So once you enroll, I know it can take up to two weeks before you see your first deduction. But the coverage would start the following Monday of that first payroll deduction.

Speaker speaker\_2: Oh, okay. Okay. Um, and is there a way to see, um, what providers would accept this coverage?

Speaker speaker\_1: Yeah. I-

Speaker speaker\_2: Would that be something through the... Oh, go ahead.

Speaker speaker\_1: So it's gonna be different for medical, dental and vision. Um, are you specifically wondering about the medical?

Speaker speaker\_2: Um, yes. But actually, um, I... Uh, um, I do have another question about the dental as well. But yeah, uh, mainly the, the, uh, d- uh, medical would be my, my main concern.

Speaker speaker\_1: So to find providers for medical you can g- either go on to, um, the website multiplan.com or you th- you can call them and they can help you find a provider in that work.

Speaker speaker\_2: Okay. Okay. Um, and actually, yeah, you just, uh, jogged my memory about another, uh, about the dental question I, I have. Um, are you able to, uh, answer any general questions about that? Um, my question is mainly, uh, whether if, uh, ortho care is covered for, uh, people under 18.

Speaker speaker\_1: So the dental plan that's being offered is not a major dental plan, so it's not gonna cover any major services like, uh, crowns or orthodontists unfortunately.

Speaker speaker\_2: Oh, okay. Okay.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: Okay then. Um, all right. I think that answers my questions for now.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Okay. Well, thank you very much. I appreciate your help.

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

Speaker speaker\_2: I will. You too. Thank you.

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