

## **Transcript: VICTORIA**

**Taylor-6108467737608192-6722199505289216**

### **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? Hey. How you doing? Um, I'm calling because of... All right, I already got insurance with you guys, but I wanted to see if I could get a different... like, ones with, like, higher rates, like higher coverage. Okay. Um, what's the name of the agency you work for? MAU. And the last four of your Social? 9073. And your first and last name? Rakeem Skipper. Okay. Uh, do you mind verifying your address and date of birth? 708 Chinook Street, Dothan, Alabama 36003. And my email address is rakeemskipper1994@gmail.com. I'm sorry, what's your date of birth? Oh, my bad. 12/17/1994. And then phone number 334-828-5598? 5568. Okay, so 334-828-5568? Yes. Okay. Um, so I see that you're only enrolled into the dental plan. Mm-hmm. Are you trying to get a higher plan of dental? Yes. That's exactly what I'm trying to do, 'cause the one I got now, the one I got now didn't really cover nothing. So I was like, "If I'm gonna p- if I'm gonna pay for some insurance, I might as well just get a l- a, a higher coverage." Okay. We don't have a different dental plan. We only have one plan for dental. Ah, so the one I already got is, like, the only one y'all got? Yeah. It's the only one we offer. All right. So, I got a question then. So, all right, I went to the dentist, and my, uh, and my, all right, my... the cost came out to, like, 768, right? But I think the insurance only covered like \$200. Is that correct? Before I call the dentist. 'Cause they worked on one side of my mouth already, and I think the insurance covered that part already. But she told me I still owe, like, 523, 530 when I came back for my left side. So but I'm just trying to see if the numbers... I'm just... I didn't really know how much the insurance covered, so I just want to know how much did it, do it literally cover for dentist as far as cleaning? Um, so I know... We're just your benefits administrator, so I'm not sure what happened on that specific claim or what exactly was covered or not. Mm-hmm. Um, but I know cleanings are typically, uh, preventative, which should be covered at 100%. Was it a deep cleaning? Over 100. Yes, I think, yeah. Was that the problem then? It could be. Again, I'm just- 'Cause it was a deep cleaning. It, it could have been. Um, again, we're just the benefits administrators, so I'm not specifically sure what happened with that claim. If you wanna reach out to the actual insurance carrier, I can give you their phone number and they could probably elaborate. All right. I'll take the number. I'm ready for it. Okay. So it's gonna be for American Public Life. Mm-hmm. And their phone number is 800, uh, 256- Oh, I, I, I... My bad. I already got the number. They transferred me to you. I, I, I asked her the same thing and she told me she didn't know. She said she had to transfer me to y'all. Did you ask her about making changes to your plan? 'Cause I, I asked her that too, but I did ask her how much did it... um, how much do the insurance cover for dental and then you told me 100%, but knowing it was a deep cleaning, so I really just gotta ask again. Yeah, 'cause to my knowledge preventative dental work is 100% c- covered. Um, I just don't know if that's... if deep cleaning

is still considered preventative. Oh. Um, that's something they would be able to answer for you. Now, I know also that basic dental work like fillings and extractions would be covered at 80%- Mm-hmm. ... once you meet the \$50 deductible. Mm-hmm. Um, but in general, this dental plan only pays out \$500 a year for coverage. Oh, see, okay, okay. That's... All right, now that's all I needed to know. That's all I needed to know. So the limit was 500? Yeah. That's how much it pays out a year. All right. That's all... No, that's, that's cool. That's all: C- that's really all basic... I... You just summed it up, right? That's basically all I was trying to ask. I appreciate it. Okay. Yeah. Uh, did you need help with anything else? Um, no, that was it. All righty. You have a wonderful day. All right. 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: Hey. How you doing? Um, I'm calling because of... All right, I already got insurance with you guys, but I wanted to see if I could get a different... like, ones with, like, higher rates, like higher coverage.

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

Speaker speaker\_2: MAU.

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

Speaker speaker\_2: 9073.

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

Speaker speaker\_2: Rakeem Skipper.

Speaker speaker\_1: Okay. Uh, do you mind verifying your address and date of birth?

Speaker speaker\_2: 708 Chinook Street, Dothan, Alabama 36003. And my email address is rakeemskipper1994@gmail.com.

Speaker speaker\_1: I'm sorry, what's your date of birth?

Speaker speaker\_2: Oh, my bad. 12/17/1994.

Speaker speaker\_1: And then phone number 334-828-5598?

Speaker speaker\_2: 5568.

Speaker speaker\_1: Okay, so 334-828-5568?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay. Um, so I see that you're only enrolled into the dental plan.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Are you trying to get a higher plan of dental?

Speaker speaker\_2: Yes. That's exactly what I'm trying to do, 'cause the one I got now, the one I got now didn't really cover nothing. So I was like, "If I'm gonna p- if I'm gonna pay for some insurance, I might as well just get a l- a, a higher coverage."

Speaker speaker\_1: Okay. We don't have a different dental plan. We only have one plan for dental.

Speaker speaker\_2: Ah, so the one I already got is, like, the only one y'all got?

Speaker speaker\_1: Yeah. It's the only one we offer.

Speaker speaker\_2: All right. So, I got a question then. So, all right, I went to the dentist, and my, uh, and my, all right, my... the cost came out to, like, 768, right? But I think the insurance only covered like \$200. Is that correct? Before I call the dentist. 'Cause they worked on one side of my mouth already, and I think the insurance covered that part already. But she told me I still owe, like, 523, 530 when I came back for my left side. So but I'm just trying to see if the numbers... I'm just... I didn't really know how much the insurance covered, so I just want to know how much did it, do it literally cover for dentist as far as cleaning?

Speaker speaker\_1: Um, so I know... We're just your benefits administrator, so I'm not sure what happened on that specific claim or what exactly was covered or not.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Um, but I know cleanings are typically, uh, preventative, which should be covered at 100%. Was it a deep cleaning?

Speaker speaker\_2: Over 100. Yes, I think, yeah. Was that the problem then?

Speaker speaker\_1: It could be. Again, I'm just-

Speaker speaker\_2: 'Cause it was a deep cleaning.

Speaker speaker\_1: It, it could have been. Um, again, we're just the benefits administrators, so I'm not specifically sure what happened with that claim. If you wanna reach out to the actual insurance carrier, I can give you their phone number and they could probably elaborate.

Speaker speaker\_2: All right. I'll take the number. I'm ready for it.

Speaker speaker\_1: Okay. So it's gonna be for American Public Life.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: And their phone number is 800, uh, 256-

Speaker speaker\_2: Oh, I, I, I... My bad. I already got the number. They transferred me to you. I, I, I asked her the same thing and she told me she didn't know. She said she had to transfer me to y'all.

Speaker speaker\_1: Did you ask her about making changes to your plan?

Speaker speaker\_2: 'Cause I, I asked her that too, but I did ask her how much did it... um, how much do the insurance cover for dental and then you told me 100%, but knowing it was a deep cleaning, so I really just gotta ask again.

Speaker speaker\_1: Yeah, 'cause to my knowledge preventative dental work is 100% covered. Um, I just don't know if that's... if deep cleaning is still considered preventative.

Speaker speaker\_2: Oh.

Speaker speaker\_1: Um, that's something they would be able to answer for you. Now, I know also that basic dental work like fillings and extractions would be covered at 80%-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... once you meet the \$50 deductible.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Um, but in general, this dental plan only pays out \$500 a year for coverage.

Speaker speaker\_2: Oh, see, okay, okay. That's... All right, now that's all I needed to know. That's all I needed to know. So the limit was 500?

Speaker speaker\_1: Yeah. That's how much it pays out a year.

Speaker speaker\_2: All right. That's all... No, that's, that's cool. That's all: C- that's really all basic... I... You just summed it up, right? That's basically all I was trying to ask. I appreciate it.

Speaker speaker\_1: Okay. Yeah. Uh, did you need help with anything else?

Speaker speaker\_2: Um, no, that was it.

Speaker speaker\_1: All righty. You have a wonderful day.

Speaker speaker\_2: All right.

Speaker speaker\_1: Bye-bye.