

## **Transcript: Estefania**

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### **Full Transcript**

Hello. Your call may be monitored or recorded for quality assurance purposes. Hey, good afternoon. I'm calling from Benefits in a Card on behalf of BGS. I'm currently looking to speak with, um, Donnie Banks. Yeah. She said BGS FAFSA? Yes. Well, we're actually the healthcare administration ... .. freedom. We don't actually work there. Okay. Um, we were just calling to let you know that you filled out an enrollment form on March 20th for the healthcare benefits that they offer. You selected to enroll into one of the plans, but you also selected to decline the coverage. Um, so we were checking to see if you did want to enroll into that or if you actually meant to decline it? Um, could you actually go over the plans or remind me of the plans again please? Yeah. So let me look up the one that you filled out. Give me one second. So you selected to be enrolled into the virtual primary care, um, which is medical assistance virtually with medical providers via telephone and video call for \$5.99 from your paycheck, but you also selected to decline that coverage. Do y'all have, um, do y'all have a plan with just, uh, 'cause right now I just need maybe dental. Okay. Yeah. So they do offer, um, dental, vision, a medical plan. Were you just looking into dental, though? Uh, just probably the combination of probably dental and vision, depending on the price. Okay. So the dental plan, they do offer only one for a preventative visit is covered at 100%. Something basic which would be like a cleansing of the teeth, that would be covered at 80%. Basic restorative would be like a filling of a cavity, that would be covered at 80%. X-rays are also covered at 80%. And you have a annual maximum of \$500 with the dental plan. Um, if you do choose dental, you would have to pay a one-time deductible. If you choose the individual plan for employee, it would be a \$50 and if you choose the family plan, it would be a \$150. Uh, dental for employee only is \$3.38 weekly from your paycheck. Employee/spouse, \$6.50 weekly from your paycheck. Employee and children, \$8.92 weekly from your paycheck. For the family plan, it's \$6.50 a week. Yeah. Okay. And you said, um, that it'd probably be the \$3 plan I think you said for the dental? Employee? Mm-hmm. Yeah. Yeah. So- That's \$3.38 weekly. Okay. And then you said, um- And then for vision... I'm sorry? No, I know you said for that one it'd be a \$50 deductible. I just probably- Correct. Mm-hmm. ... wanted to ask for it before you... You guys send out cards? Yeah. Or how, how does it work once you start? Yes. So- Okay. ... once you see the first deduction from your paycheck of whatever amount for the plans that you selected, once they do that first deduction from your paycheck, the following Monday of that first deduction is when your plans become active. And then by that first week- Okay. ... or second week of active coverage, you do get those cards mailed out to you. And if you have like, a, appointment coming up and you're still waiting on your cards, you would just call this number and we would email them to you- Okay. ... while you wait on the physical one to be mailed to you. Okay. Okay. Mm-hmm. And then I was gonna go over vision. So for vision, that one has copays. The copay for an eye exam would be \$10. That's per EPA. Copay for lenses

and frames is \$25 and they give you a frame allowance of \$130. For the employee plan, that's \$1.99 from your paycheck. So if you still had dental and vision, that would be \$5.37 weekly. Let's do that. That's, that, that would be good. And then the vis- the vision as well, you'll be... I will have to wait on the cards? So I'll have the- Correct. Mm-hmm. It's the same thing. So you would just have to wait for, for BGS to make the first deduction of \$5.37 from your paycheck. Once they do that first deduction, the following Monday those plans become effective. Okay. And could you, uh... I, I would like to go with those two plans. We just talked about those, for those amounts. Okay. But could you, um, could I, could you maybe tell me the address I have on file as far as those cards will be mailed to? I just want to make sure. Yeah. It's 4300 Shouls Road, S-H-O-U-L-S. Union City- Oh, no. No, I would like- ... Georgia. Oh, no, ma'am. Sorry. I would like to change the address. Okay. Okay. What's the new address? Uh, 316 Hunter, H-U-N-T-E-R. Mm-hmm. Road, R-O-A-D, Jefferson, J-E-F-F-E-R-S-O-N, Georgia, GA. Mm-hmm. And then the zip code is 30549. 30549? Yes, ma'am. Okay. All right. So I have corrected that. And then do you give permission for BGSF to do the weekly deduction of \$5.37 from your paycheck for your dental and vision? Mm-hmm. Yes, ma'am. Please allow one or two weeks for BGS to make the first deduction of the \$5.37 from your paycheck. Once you see that very first deduction of \$5.37, the following Monday is when dental and vision becomes active. And then by that first or second week, Thursday or Friday, you should be getting your dental cards and your vision cards. And if for some reason you have a doctor's appointment and you still don't have your cards, you can just contact this number and we'll email them to you. Okay. Okay. Sounds good to me. Uh-Yeah. So you said this would be the number I call, so I should... I'm going to save it or something like that. And this is ? Mm-hmm. If you have any questions regarding, um, like your plans or if you do want to add more plans in the future, this is the number that you call. I do have to remind you though, that if you do want to add more plans later on, they give you 30 days from the day that you receive your first check to do so. After those 30 days, you would have to do it within company open enrollment, which I can check to see what month that falls in. But since you're within your personal open enrollment, you're able to do this since you're within the 30 days. Once those 30 days are up, you would have to wait until the month of August to add any additional plans. It looks like last year they were in open enrollment between August 19 of 2024 up until September 27 of 2024. The dates might change, but it's definitely in that month. Okay. All right. Well, that, that sounds perfect to me. I think those two are the ones I kind of, kind of need right now. Did you want me to, um, send you the benefit guide just in case you think about adding additional plans within your timeframe? Uh, uh, yes, ma'am. Can you... Is there a way you can maybe email me those? Yes. Is it still your last name, first name, the number three at gmail.com? Bank 73 at gmail.com? Yes, ma'am. It is. All right. I'm about to send that to you. And then just keep in, in mind that they give you 30 days from the day that you receive your first check to add those. Okay? After those 30 days, you would have to wait within company open enrollment. Okay. All right. And then I'm just gonna send that right now. Um, do you mind double-checking that you received it? Mm-hmm. Yes. Let me just... Uh, yes, ma'am. I received it. All right. And then, um, you're welcome to look over that. And if, just in case you do want to add any, you can just call this number within that timeframe. Okay. All right. So now you don't have to play the waiting game and wait for them to send the first deduction. It typically takes one or two weeks, but sometimes it does take a little longer, so I would be looking at your pay stubs. Okay. And once you see that first deduction on Monday, they're active. Okay. All right. Sounds good.

What was your name again? My name is Stephanie. Hey, Stephanie. Thank you so much for your time, and thanks for reaching out. You're welcome. Have a nice day. You as well. Thank you.

## Conversation Format

Speaker speaker\_0: Hello.

Speaker speaker\_1: Your call may be monitored or recorded for quality assurance purposes. Hey, good afternoon. I'm calling from Benefits in a Card on behalf of BGS. I'm currently looking to speak with, um, Donnie Banks.

Speaker speaker\_0: Yeah. She said BGS FAFSA?

Speaker speaker\_1: Yes. Well, we're actually the healthcare administration ... .. freedom. We don't actually work there.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Um, we were just calling to let you know that you filled out an enrollment form on March 20th for the healthcare benefits that they offer. You selected to enroll into one of the plans, but you also selected to decline the coverage. Um, so we were checking to see if you did want to enroll into that or if you actually meant to decline it?

Speaker speaker\_0: Um, could you actually go over the plans or remind me of the plans again please?

Speaker speaker\_1: Yeah. So let me look up the one that you filled out. Give me one second. So you selected to be enrolled into the virtual primary care, um, which is medical assistance virtually with medical providers via telephone and video call for \$5.99 from your paycheck, but you also selected to decline that coverage.

Speaker speaker\_0: Do y'all have, um, do y'all have a plan with just, uh, 'cause right now I just need maybe dental.

Speaker speaker\_1: Okay. Yeah. So they do offer, um, dental, vision, a medical plan. Were you just looking into dental, though?

Speaker speaker\_0: Uh, just probably the combination of probably dental and vision, depending on the price.

Speaker speaker\_1: Okay. So the dental plan, they do offer only one for a preventative visit is covered at 100%. Something basic which would be like a cleansing of the teeth, that would be covered at 80%. Basic restorative would be like a filling of a cavity, that would be covered at 80%. X-rays are also covered at 80%. And you have a annual maximum of \$500 with the dental plan. Um, if you do choose dental, you would have to pay a one-time deductible. If you choose the individual plan for employee, it would be a \$50 and if you choose the family plan, it would be a \$150. Uh, dental for employee only is \$3.38 weekly from your paycheck.

Employee/spouse, \$6.50 weekly from your paycheck. Employee and children, \$8.92 weekly from your paycheck. For the family plan, it's \$6.50 a week. Yeah.

Speaker speaker\_0: Okay. And you said, um, that it'd probably be the \$3 plan I think you said for the dental?

Speaker speaker\_1: Employee?

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Yeah. So-

Speaker speaker\_1: That's \$3.38 weekly.

Speaker speaker\_0: Okay. And then you said, um-

Speaker speaker\_1: And then for vision... I'm sorry?

Speaker speaker\_0: No, I know you said for that one it'd be a \$50 deductible. I just probably-

Speaker speaker\_1: Correct. Mm-hmm.

Speaker speaker\_0: ... wanted to ask for it before you... You guys send out cards?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Or how, how does it work once you start?

Speaker speaker\_1: Yes. So-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... once you see the first deduction from your paycheck of whatever amount for the plans that you selected, once they do that first deduction from your paycheck, the following Monday of that first deduction is when your plans become active. And then by that first week-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... or second week of active coverage, you do get those cards mailed out to you. And if you have like, a, appointment coming up and you're still waiting on your cards, you would just call this number and we would email them to you-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... while you wait on the physical one to be mailed to you.

Speaker speaker\_0: Okay. Okay.

Speaker speaker\_1: Mm-hmm. And then I was gonna go over vision. So for vision, that one has copays. The copay for an eye exam would be \$10. That's per EPA. Copay for lenses and frames is \$25 and they give you a frame allowance of \$130. For the employee plan, that's

\$1.99 from your paycheck. So if you still had dental and vision, that would be \$5.37 weekly.

Speaker speaker\_0: Let's do that. That's, that, that would be good. And then the vis- the vision as well, you'll be... I will have to wait on the cards? So I'll have the-

Speaker speaker\_1: Correct. Mm-hmm. It's the same thing. So you would just have to wait for, for BGS to make the first deduction of \$5.37 from your paycheck. Once they do that first deduction, the following Monday those plans become effective.

Speaker speaker\_0: Okay. And could you, uh... I, I would like to go with those two plans. We just talked about those, for those amounts.

Speaker speaker\_1: Okay.

Speaker speaker\_0: But could you, um, could I, could you maybe tell me the address I have on file as far as those cards will be mailed to? I just want to make sure.

Speaker speaker\_1: Yeah. It's 4300 Shouls Road, S-H-O-U-L-S. Union City-

Speaker speaker\_0: Oh, no. No, I would like-

Speaker speaker\_1: ... Georgia.

Speaker speaker\_0: Oh, no, ma'am. Sorry. I would like to change the address.

Speaker speaker\_1: Okay. Okay. What's the new address?

Speaker speaker\_0: Uh, 316 Hunter, H-U-N-T-E-R.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Road, R-O-A-D, Jefferson, J-E-F-F-E-R-S-O-N, Georgia, GA.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: And then the zip code is 30549.

Speaker speaker\_1: 30549?

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: Okay. All right. So I have corrected that. And then do you give permission for BGSF to do the weekly deduction of \$5.37 from your paycheck for your dental and vision? Mm-hmm.

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: Please allow one or two weeks for BGS to make the first deduction of the \$5.37 from your paycheck. Once you see that very first deduction of \$5.37, the following Monday is when dental and vision becomes active. And then by that first or second week, Thursday or Friday, you should be getting your dental cards and your vision cards. And if for some reason you have a doctor's appointment and you still don't have your cards, you can just contact this number and we'll email them to you.

Speaker speaker\_0: Okay. Okay. Sounds good to me. Uh-Yeah. So you said this would be the number I call, so I should... I'm going to save it or something like that. And this is ?

Speaker speaker\_1: Mm-hmm. If you have any questions regarding, um, like your plans or if you do want to add more plans in the future, this is the number that you call. I do have to remind you though, that if you do want to add more plans later on, they give you 30 days from the day that you receive your first check to do so. After those 30 days, you would have to do it within company open enrollment, which I can check to see what month that falls in. But since you're within your personal open enrollment, you're able to do this since you're within the 30 days. Once those 30 days are up, you would have to wait until the month of August to add any additional plans. It looks like last year they were in open enrollment between August 19 of 2024 up until September 27 of 2024. The dates might change, but it's definitely in that month.

Speaker speaker\_0: Okay. All right. Well, that, that sounds perfect to me. I think those two are the ones I kind of, kind of need right now.

Speaker speaker\_1: Did you want me to, um, send you the benefit guide just in case you think about adding additional plans within your timeframe?

Speaker speaker\_0: Uh, uh, yes, ma'am. Can you... Is there a way you can maybe email me those?

Speaker speaker\_1: Yes. Is it still your last name, first name, the number three at gmail.com? Bank 73 at gmail.com?

Speaker speaker\_0: Yes, ma'am. It is.

Speaker speaker\_1: All right. I'm about to send that to you. And then just keep in, in mind that they give you 30 days from the day that you receive your first check to add those. Okay? After those 30 days, you would have to wait within company open enrollment.

Speaker speaker\_0: Okay. All right.

Speaker speaker\_1: And then I'm just gonna send that right now. Um, do you mind double-checking that you received it? Mm-hmm.

Speaker speaker\_0: Yes. Let me just... Uh, yes, ma'am. I received it.

Speaker speaker\_1: All right. And then, um, you're welcome to look over that. And if, just in case you do want to add any, you can just call this number within that timeframe.

Speaker speaker\_0: Okay. All right.

Speaker speaker\_1: So now you don't have to play the waiting game and wait for them to send the first deduction. It typically takes one or two weeks, but sometimes it does take a little longer, so I would be looking at your pay stubs.

Speaker speaker\_0: Okay.

Speaker speaker\_1: And once you see that first deduction on Monday, they're active.

Speaker speaker\_0: Okay. All right. Sounds good. What was your name again?

Speaker speaker\_1: My name is Stephanie.

Speaker speaker\_0: Hey, Stephanie. Thank you so much for your time, and thanks for reaching out.

Speaker speaker\_1: You're welcome. Have a nice day.

Speaker speaker\_0: You as well. Thank you.