

## Transcript: Estefania

**Acevedo-5686088707915776-6728872273428480**

### Full Transcript

It's my number. I don't know- Thank you for calling Benefit Center Card. My name is Stephanie. How can I assist you? This is, uh, BGSS, uh, told me to call for my benefits. Yes. This would be the number. How can I help you? Um, I was just told to call. I've been working with them, and I was told to call to, to do an interrogation on benefits. Okay. Um, what staff and agency do you work for? BGSS. Okay. And then what are the last four of your social? 6415. Can I get your first and last name, please? Duane, D-U-A-N-E. McArthur, M-C capital A-R-T-H-R. For security purposes, can you verify your address and your date of birth? Yeah. 4380 West 5295 South. Um, and, uh, 11/14/1990. Okay. Did you get that? Thank you. Mm-hmm. And then, um, what state and city? Salt Lake City, Utah. Okay. I have 385-499-8854 as your phone number. Yep. I can, I can give you another one as well. That one's... So I have that one, but my... That phone broke, so I just have the SIM. I gotta go buy a new phone for it. Okay, that's fine. What's a secondary number? Right here. Let me give it to you. It is 385-321-9316. Thank you. And then I have 11 capital A-R-E-S-M, the number 11 at gmail.com. Yep. Is that safe? Right. That's correct. Okay. Thank you. All right. So, do you know by any chance what you want to enroll into already or did you want me to go ahead and send you the benefit guide and go over the plans? Um, I really would just like dental. That's the main thing. Okay. Um, did you want to enroll into any of the medical plans? Uh, I don't... How m- how much are those? Uh, it depends on the one you select. So if you want, I can go ahead and send you that benefit guide that has all the plans that they offer with the prices to those plans, and then if you want, I can always go over the plans with you. Okay. Um, if... How long would that... 'Cause how long would it take you to go over the plans right here on the phone? Oh, I went ahead and emailed that to you but, let me see. It depends on how many... Uh, maybe like 10 minutes, 15. Um, how about... What about just, if I want dental, just dental? Okay, that's fine. I got my dental. Yeah. Yeah, I'm gonna do that. So they only offer, they only offer one dental plan. Okay? And for the dental plan- Okay. ... if you select that plan, it would be for a preventative visit, 100% co- would be covered. For something basic, like a cleansing of the teeth, 80% is covered. Okay. A basic restorative, so they got to fill in a cavity, that would be covered at 80%. X-rays are also covered at 80%. And you have an annual maximum of \$500 with the dental plan. With the dental plan you do have to give a one-time deductible however. Um, so if you choose the individual plan, that would be a \$50. And if you choose the family plan, that would be of \$150. But that deductible you only have to give once, once you go to that plan. Okay. And for employees- Payday. ... that's \$3.38 from your paycheck. Yeah. So I'm an employee. Okay. We- Weekly? Oh, yeah. Okay, that's not bad. All right. Yeah. Uh, I'll go with the \$50 one, just myself. Okay. Um, so for yourself it's \$3.38 weekly from your paycheck. Perfect. Stop it. Okay. And then did you want another one? They also offer short-term disability, term life, vision. How... What, what, what would short-term

disability be? What's that? So short-term disability is like if you were to get injured or sick and for some reason can't work. Um, it's available for all active employees working 20 hours or more per week. The elimination period, they have a elimination period which means that the first seven days they wouldn't pay them to you. Uh, but after those seven days, the benefit period is 90 days, and the benefit amount is \$650 per month. Okay. Um, and for employees that's \$3.66 weekly. Okay. That's not bad. Okay. Um- Mm-hmm. And they also offer- So what- Uh-huh. No, listen. Go ahead. And they also offer, um, vision. For vision it has its copays. So a copay for an eye exam is \$10. Copay for lenses and frames is \$25. Your copay for contact lenses fittings is \$0. And your frame allowance is of \$130. So let's say you get one that's a little bit more than \$130, you would be responsible for the remaining balance. So they do have- Okay. ... a frame allowance of \$130. For the vision plan for employee, that's \$1.99. Okay. Okay, not bad. Not bad. And they also offer 24-hour group accident. So for a hospital emergency room, they'll cover \$250. Physician office, they'll cover \$50. Emergency dental work, they'll cover \$50. Hospital admission, they'll cover \$100. I'm sorry, no, they'll cover \$250 for hospital admission. Daily hospital confinement, they'll cover \$100. Intensive care unit, they'll cover \$200. Ambulance, ground or air, \$250. Medical imaging, \$100. For employee, that's \$1.80 weekly. Um, they also have term life. Employees to age 64, they receive \$20,000. Spouse, \$2,500. Children 6 months up to the age of 26, \$2,500. Children under 6- You know what? You know what I'd like to do actually? Could we just put that dental to family and that's all I want actually? Because- Okay. ... my, my, my wife actually, does need some dental too. She's already way better after ... getting our teeth done. So, if we could just do the family dental and that's it. Okay, so- And when would that... When would that be able to, when would I be able to actually take advantage of that and, and go to the dentist? Okay. So for the family plan, that's \$13.44 for- Perfect. ... the... And then, um, I was gonna tell you that you have to wait one or two weeks for them to start making that deduction of the \$13.44. Once the- Okay. ... DSS does the first deduction of the \$13.44 from your paycheck, the following Monday- Oh. ... of that first deduction is when that, um, dental plan becomes effective. And then by that first week of activation week, either that Thursday or Friday, you should be getting your dental card. Okay. Thank you so much. That's all I needed. And then, um, I do need verbal permission for me to make these, um, selections. So do you allow me to choose the dental plan for you? I do. I do. Okay. And then I do need your family's information. Um, so if you want, we can start with your wife. What's her name? Hold on one second and I'll... I, it's Lorianne. Okay. L-O-R-I-A-N-N. Mauger, M-A-U-G-E-R. Okay. That was L-O-R-I-A-N-N. Is that correct? Yep. That's correct. And then I have M-A-U-G-E-R. Is that correct? Yeah. That's correct. And then when's her birthday? Hold on one second. It's, I believe January 24th, 1988 I believe. Let me double check real quick. Hold on. Mm-hmm. Let me call it real quick so I can get the exact date. Yeah, I believe that's what, I believe that's what it is. Jan- uh, July 24th, uh, yeah, July 24th, 1988 because I'm '34 and she's '36, so that'd have to be about right. Okay. So July, you said 24th? Yeah. Of 19... 88. 88. Okay. And then do you have her social? Mm-hmm. If you don't, I can put zeros for now. I, yeah, I don't have it. I- Okay, that's fine. Honestly, I, I, um, I don't at the moment, we can just carry that. And then, uh, the, um, and then for children? Mm-hmm. You can go ahead and put the first child. Uh, okay. Uh, Maliah. M-A-L-A-I-A-H. Ooh, spell that again. M-A- M-L-A-I-A-H. Okay. And then that last name is the same as yours, McArthur? Yeah, it is. ... And then what's her birthday? Uh, her birthday's, uh, August 19, 2008. Okay. And then do you have the child social? If you don't, we can put zeros

for now. Yeah, can you do that? Okay. And then is there a second child? Yes. Okay. What's their name? Ares Lex McArther. A-R-E-S L-E-X M-C-A-R-T-H-E-R. What was after the R? Um... C-A-R? A-S. C-S. A-R-E-S, Ares. I'm sorry, you sounded... The cu- the phone kind of cut off. A-R-E-S. Thank you. Ares, and then McArther, same as mine. Thank you. And then put zeros for their social as well? Yes. And that's a female? Yes. No, no, Ares is a boy. And then- First one was a girl, the second one's a boy. Okay. And then what's his birthday? His birthday is December 6th, 2013. Okay. And then I just want to make sure I got his first name right. Could you spell it just so that I can look to see if I spelled it correctly? A-R-E-S. Mm-hmm. mm-hmm. Got it? Yep. A-R-E-S, you said? S. A-R-E-S. S as in Southpoint. Down? Okay. Yep. Thank you. Okay. And then is there a third child? Um, no. Not, no, no. Right now that, that'll do it. That'll be perfect. Okay. So now you just have to wait for your staffing agency to make that first deduction from your paycheck. Once you see the first deduction, the following Monday of that deduction is when your coverage becomes effective and then by that week you should be receiving your dental card, um, and if for some reason- Okay. ... you have a dentist appointment for that week of activation and you still don't have your card, you're welcome to call this number and we can put in a request and send it to you. And I was gonna tell you that- I'm- Uh-huh. Oh, wait. Tell me, go ahead, keep going. Um, and I was gonna tell you that if for some reason you do want to add more plans, the only time that you'll be eligible to do so is within your personal open enrollment period, which means the first 30 days- Yes. ... of receiving your first check, which your deadline would be... Let's see. The 21st of February. That would be your last day to add any new plans. Yes. Um, or within per- company open enrollment, which for BG I can check to see what month that is in, um, 'cause those would be the two periods that you would be allowed to add new plans or make changes within your dependence. Um, let me verify to see what month that falls in, and then I think you were gonna tell me something. I was gonna ask you how much and how much was, does it cover for me? So, the dental plan, um, since you changed it to the employee, um, to family, uh, you would have to give a one-time deductible of 150. Okay. But for a preventative visit, it covers you at 100%. A basic visit, it would be covered at 80%. Basic restorative, meaning like if they gotta do something basic like fill in a cavity- Mm-hmm. ... that's covered at 80%. X-rays are also covered at 80%. And you have an annual maximum of \$500. Okay. Okay? And then I was gonna tell you that, um- That's good. ... company open enrollment is in the month of August for BG and it ends in September, but typically they do tell you the dates. I don't have the updated dates yet, um, but it is in the month of August. So I would keep that- Oh, good, good. ... in mind just in case you want to add additional plans after the 21st of February 'cause you wouldn't be able to do it till the month of August when they're within company open enrollment. Okay. All right. Did you have any other questions for me? No, that's it. All right. Well, thank you for your time. I hope you have a great day. You too. You n- have a nice day. Bye. Thank you. Bye.

## Conversation Format

Speaker speaker\_0: It's my number. I don't know-

Speaker speaker\_1: Thank you for calling Benefit Center Card. My name is Stephanie. How can I assist you?

Speaker speaker\_0: This is, uh, BGSS, uh, told me to call for my benefits.

Speaker speaker\_1: Yes. This would be the number. How can I help you?

Speaker speaker\_0: Um, I was just told to call. I've been working with them, and I was told to call to, to do an interrogation on benefits.

Speaker speaker\_1: Okay. Um, what staff and agency do you work for?

Speaker speaker\_0: BGSS.

Speaker speaker\_1: Okay. And then what are the last four of your social?

Speaker speaker\_0: 6415.

Speaker speaker\_1: Can I get your first and last name, please?

Speaker speaker\_0: Duane, D-U-A-N-E. McArthur, M-C capital A-R-T-H-R.

Speaker speaker\_1: For security purposes, can you verify your address and your date of birth?

Speaker speaker\_0: Yeah. 4380 West 5295 South. Um, and, uh, 11/14/1990.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Did you get that?

Speaker speaker\_1: Thank you.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: And then, um, what state and city?

Speaker speaker\_0: Salt Lake City, Utah.

Speaker speaker\_1: Okay. I have 385-499-8854 as your phone number.

Speaker speaker\_0: Yep. I can, I can give you another one as well. That one's... So I have that one, but my... That phone broke, so I just have the SIM. I gotta go buy a new phone for it.

Speaker speaker\_1: Okay, that's fine. What's a secondary number?

Speaker speaker\_0: Right here. Let me give it to you. It is 385-321-9316.

Speaker speaker\_1: Thank you. And then I have 11 capital A-R-E-S-M, the number 11 at gmail.com.

Speaker speaker\_0: Yep.

Speaker speaker\_1: Is that safe?

Speaker speaker\_0: Right. That's correct.

Speaker speaker\_1: Okay. Thank you. All right. So, do you know by any chance what you want to enroll into already or did you want me to go ahead and send you the benefit guide and go over the plans?

Speaker speaker\_0: Um, I really would just like dental. That's the main thing.

Speaker speaker\_1: Okay. Um, did you want to enroll into any of the medical plans?

Speaker speaker\_0: Uh, I don't... How m- how much are those?

Speaker speaker\_1: Uh, it depends on the one you select. So if you want, I can go ahead and send you that benefit guide that has all the plans that they offer with the prices to those plans, and then if you want, I can always go over the plans with you.

Speaker speaker\_0: Okay. Um, if... How long would that... 'Cause how long would it take you to go over the plans right here on the phone?

Speaker speaker\_1: Oh, I went ahead and emailed that to you but, let me see. It depends on how many... Uh, maybe like 10 minutes, 15.

Speaker speaker\_0: Um, how about... What about just, if I want dental, just dental?

Speaker speaker\_1: Okay, that's fine.

Speaker speaker\_0: I got my dental. Yeah. Yeah, I'm gonna do that.

Speaker speaker\_1: So they only offer, they only offer one dental plan. Okay? And for the dental plan-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... if you select that plan, it would be for a preventative visit, 100% co-would be covered. For something basic, like a cleansing of the teeth, 80% is covered.

Speaker speaker\_0: Okay.

Speaker speaker\_1: A basic restorative, so they got to fill in a cavity, that would be covered at 80%. X-rays are also covered at 80%. And you have an annual maximum of \$500 with the dental plan. With the dental plan you do have to give a one-time deductible however. Um, so if you choose the individual plan, that would be a \$50. And if you choose the family plan, that would be of \$150. But that deductible you only have to give once, once you go to that plan.

Speaker speaker\_0: Okay.

Speaker speaker\_1: And for employees-

Speaker speaker\_0: Payday.

Speaker speaker\_1: ... that's \$3.38 from your paycheck.

Speaker speaker\_0: Yeah. So I'm an employee. Okay.

Speaker speaker\_1: We-

Speaker speaker\_0: Weekly? Oh, yeah. Okay, that's not bad. All right. Yeah. Uh, I'll go with the \$50 one, just myself.

Speaker speaker\_1: Okay. Um, so for yourself it's \$3.38 weekly from your paycheck.

Speaker speaker\_0: Perfect. Stop it. Okay.

Speaker speaker\_1: And then did you want another one? They also offer short-term disability, term life, vision.

Speaker speaker\_0: How... What, what, what would short-term disability be? What's that?

Speaker speaker\_1: So short-term disability is like if you were to get injured or sick and for some reason can't work. Um, it's available for all active employees working 20 hours or more per week. The elimination period, they have a elimination period which means that the first seven days they wouldn't pay them to you. Uh, but after those seven days, the benefit period is 90 days, and the benefit amount is \$650 per month.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Um, and for employees that's \$3.66 weekly.

Speaker speaker\_0: Okay. That's not bad. Okay. Um-

Speaker speaker\_1: Mm-hmm. And they also offer-

Speaker speaker\_0: So what-

Speaker speaker\_1: Uh-huh.

Speaker speaker\_0: No, listen. Go ahead.

Speaker speaker\_1: And they also offer, um, vision. For vision it has its copays. So a copay for an eye exam is \$10. Copay for lenses and frames is \$25. Your copay for contact lenses fittings is \$0. And your frame allowance is of \$130. So let's say you get one that's a little bit more than \$130, you would be responsible for the remaining balance. So they do have-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... a frame allowance of \$130. For the vision plan for employee, that's \$1.99.

Speaker speaker\_0: Okay. Okay, not bad. Not bad.

Speaker speaker\_1: And they also offer 24-hour group accident. So for a hospital emergency room, they'll cover \$250. Physician office, they'll cover \$50. Emergency dental work, they'll cover \$50. Hospital admission, they'll cover \$100. I'm sorry, no, they'll cover \$250 for hospital admission. Daily hospital confinement, they'll cover \$100. Intensive care unit, they'll cover \$200. Ambulance, ground or air, \$250. Medical imaging, \$100. For employee, that's \$1.80 weekly. Um, they also have term life. Employees to age 64, they receive \$20,000. Spouse, \$2,500. Children 6 months up to the age of 26, \$2,500. Children under 6-

Speaker speaker\_0: You know what? You know what I'd like to do actually? Could we just put that dental to family and that's all I want actually? Because-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... my, my, my wife actually, does need some dental too. She's already way better after ... getting our teeth done. So, if we could just do the family dental and that's it.

Speaker speaker\_1: Okay, so-

Speaker speaker\_0: And when would that... When would that be able to, when would I be able to actually take advantage of that and, and go to the dentist?

Speaker speaker\_1: Okay. So for the family plan, that's \$13.44 for-

Speaker speaker\_0: Perfect.

Speaker speaker\_1: ... the... And then, um, I was gonna tell you that you have to wait one or two weeks for them to start making that deduction of the \$13.44. Once the-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... DSS does the first deduction of the \$13.44 from your paycheck, the following Monday-

Speaker speaker\_0: Oh.

Speaker speaker\_1: ... of that first deduction is when that, um, dental plan becomes effective. And then by that first week of activation week, either that Thursday or Friday, you should be getting your dental card.

Speaker speaker\_0: Okay. Thank you so much. That's all I needed.

Speaker speaker\_1: And then, um, I do need verbal permission for me to make these, um, selections. So do you allow me to choose the dental plan for you?

Speaker speaker\_0: I do. I do.

Speaker speaker\_1: Okay. And then I do need your family's information. Um, so if you want, we can start with your wife. What's her name?

Speaker speaker\_0: Hold on one second and I'll... I, it's Lorianne.

Speaker speaker\_1: Okay.

Speaker speaker\_0: L-O-R-I-A-N-N. Mauger, M-A-U-G-E-R.

Speaker speaker\_1: Okay. That was L-O-R-I-A-N-N. Is that correct?

Speaker speaker\_0: Yep. That's correct.

Speaker speaker\_1: And then I have M-A-U-G-E-R. Is that correct?

Speaker speaker\_0: Yeah. That's correct.

Speaker speaker\_1: And then when's her birthday?

Speaker speaker\_0: Hold on one second. It's, I believe January 24th, 1988 I believe. Let me double check real quick. Hold on.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Let me call it real quick so I can get the exact date. Yeah, I believe that's what, I believe that's what it is. Jan- uh, July 24th, uh, yeah, July 24th, 1988 because I'm '34 and she's '36, so that'd have to be about right.

Speaker speaker\_1: Okay. So July, you said 24th?

Speaker speaker\_0: Yeah.

Speaker speaker\_1: Of 19...

Speaker speaker\_0: 88.

Speaker speaker\_1: 88. Okay. And then do you have her social?

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: If you don't, I can put zeros for now.

Speaker speaker\_0: I, yeah, I don't have it. I-

Speaker speaker\_1: Okay, that's fine.

Speaker speaker\_0: Honestly, I, I, um, I don't at the moment, we can just carry that.

Speaker speaker\_1: And then, uh, the, um, and then for children?

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: You can go ahead and put the first child.

Speaker speaker\_0: Uh, okay. Uh, Maliah. M-A-L-A-I-A-H.

Speaker speaker\_1: Ooh, spell that again. M-A-

Speaker speaker\_0: M-L-A-I-A-H.

Speaker speaker\_1: Okay. And then that last name is the same as yours, McArthur?

Speaker speaker\_0: Yeah, it is. ...

Speaker speaker\_1: And then what's her birthday?

Speaker speaker\_0: Uh, her birthday's, uh, August 19, 2008.

Speaker speaker\_1: Okay. And then do you have the child social? If you don't, we can put zeros for now.

Speaker speaker\_0: Yeah, can you do that?



Speaker speaker\_1: Okay. And then is there a second child?

Speaker speaker\_0: Yes.

Speaker speaker\_1: Okay. What's their name?

Speaker speaker\_0: Ares Lex McArther. A-R-E-S L-E-X M-C-A-R-T-H-E-R.

Speaker speaker\_1: What was after the R?

Speaker speaker\_0: Um...

Speaker speaker\_1: C-A-R?

Speaker speaker\_0: A-S. C-S. A-R-E-S, Ares.

Speaker speaker\_1: I'm sorry, you sounded... The cu- the phone kind of cut off.

Speaker speaker\_0: A-R-E-S.

Speaker speaker\_1: Thank you.

Speaker speaker\_0: Ares, and then McArther, same as mine.

Speaker speaker\_1: Thank you. And then put zeros for their social as well?

Speaker speaker\_0: Yes.

Speaker speaker\_1: And that's a female?

Speaker speaker\_0: Yes. No, no, Ares is a boy.

Speaker speaker\_1: And then-

Speaker speaker\_0: First one was a girl, the second one's a boy.

Speaker speaker\_1: Okay. And then what's his birthday?

Speaker speaker\_0: His birthday is December 6th, 2013.

Speaker speaker\_1: Okay. And then I just want to make sure I got his first name right. Could you spell it just so that I can look to see if I spelled it correctly?

Speaker speaker\_0: A-R-E-S.

Speaker speaker\_1: Mm-hmm. mm-hmm.

Speaker speaker\_0: Got it?

Speaker speaker\_1: Yep. A-R-E-S, you said?

Speaker speaker\_0: S. A-R-E-S. S as in Southpoint.

Speaker speaker\_1: Down? Okay.

Speaker speaker\_0: Yep.

Speaker speaker\_1: Thank you.Okay. And then is there a third child?

Speaker speaker\_2: Um, no. Not, no, no. Right now that, that'll do it. That'll be perfect.

Speaker speaker\_1: Okay. So now you just have to wait for your staffing agency to make that first deduction from your paycheck. Once you see the first deduction, the following Monday of that deduction is when your coverage becomes effective and then by that week you should be receiving your dental card, um, and if for some reason-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... you have a dentist appointment for that week of activation and you still don't have your card, you're welcome to call this number and we can put in a request and send it to you. And I was gonna tell you that-

Speaker speaker\_2: I'm-

Speaker speaker\_1: Uh-huh.

Speaker speaker\_2: Oh, wait. Tell me, go ahead, keep going.

Speaker speaker\_1: Um, and I was gonna tell you that if for some reason you do want to add more plans, the only time that you'll be eligible to do so is within your personal open enrollment period, which means the first 30 days-

Speaker speaker\_2: Yes.

Speaker speaker\_1: ... of receiving your first check, which your deadline would be... Let's see. The 21st of February. That would be your last day to add any new plans.

Speaker speaker\_2: Yes.

Speaker speaker\_1: Um, or within per- company open enrollment, which for BG I can check to see what month that is in, um, 'cause those would be the two periods that you would be allowed to add new plans or make changes within your dependence. Um, let me verify to see what month that falls in, and then I think you were gonna tell me something.

Speaker speaker\_2: I was gonna ask you how much and how much was, does it cover for me?

Speaker speaker\_1: So, the dental plan, um, since you changed it to the employee, um, to family, uh, you would have to give a one-time deductible of 150.

Speaker speaker\_2: Okay.

Speaker speaker\_1: But for a preventative visit, it covers you at 100%. A basic visit, it would be covered at 80%. Basic restorative, meaning like if they gotta do something basic like fill in a cavity-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: ... that's covered at 80%. X-rays are also covered at 80%. And you have an annual maximum of \$500.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Okay? And then I was gonna tell you that, um-

Speaker speaker\_2: That's good.

Speaker speaker\_1: ... company open enrollment is in the month of August for BG and it ends in September, but typically they do tell you the dates. I don't have the updated dates yet, um, but it is in the month of August. So I would keep that-

Speaker speaker\_2: Oh, good, good.

Speaker speaker\_1: ... in mind just in case you want to add additional plans after the 21st of February 'cause you wouldn't be able to do it till the month of August when they're within company open enrollment.

Speaker speaker\_2: Okay.

Speaker speaker\_1: All right. Did you have any other questions for me?

Speaker speaker\_2: No, that's it.

Speaker speaker\_1: All right. Well, thank you for your time. I hope you have a great day.

Speaker speaker\_2: You too. You n- have a nice day. Bye.

Speaker speaker\_1: Thank you. Bye.