

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits 10 O'Clock. My name is Stephanie. How can I assist you? Oh, hi, Stephanie. Um, I just was employed through the company VGSS. Mm-hmm. And I'd like to see what kind of coverage I have, um, and where's my insurance card. I'll try getting you helped then. I, I don't have an insurance card yet and stuff. How can I get that one? Okay. Um, what are the last four of your social? 9108. And your first and last name? Alla Maganova. A-L-L-A-M-A-G-A-N like Nancy, O-V-A. Maganova. Okay. So I still don't see you in our system. How long have you been working with them? Uh, I just started. Gotcha. So I can do two things. Um, I can go ahead and create a file for you. Um- Okay. But for that I do need your full social, full address, all that information or you can be calling throughout the week to see if we have received it. Um, but since we haven't it looks like you don't have coverage. Hmm. Uh, okay. Uh, so, uh, what should I do? Tell me. Um, if you wish we can go ahead and create a file and then I can go ahead and start giving you information about the other plans that they all have to offer. Depending on which one you do select, also depending if you choose dependents and how many plans you were to select has a lot to do with how much the weekly deduction comes out of your check for those particular plans. So if you want I can go ahead- Oh. ... and start creating it. Uh, okay, just let me check. I think when I, uh, went through onboarding documents I signed it all. Mm-hmm. Uh, yes, I did. Uh, and I wonder why you don't have it. How does that, how does it work actually? Okay, yeah, I'll ask for the file I guess. Okay. All right and then- So if, if, if so n- normally it started right away, the insurance, um... So, no. Actually you have to start- No? So you have to allow your employer one or two weeks to start making those deductions, and once you see the first deduction out of your check for those particular plans- Uh-huh. ... the following Monday- Okay. ... you will have active coverage. So one more thing- Oh. Oh. ... if you do enroll today, um- Mm-hmm. ... you will just have to, in other words, play the waiting game and wait for them to start making your deductions. Once they make the first one, the following Monday you have active coverage. Oh, okay. After the first deduction. Okay. Mm-hmm. I see. And, and, uh, I think they pay like every week, something like that. Mm-hmm. Okay. These are weekly deductions, yes, ma'am. Weekly deductions. Yes. I think they're going to do it this week. Um, okay, so what information do you need from me? Okay. Um, could I get your full social first? Uh, okay. Um, go ahead. It's 610-73-9108. Thank you. Okay, and then you said that your first name... Spell that first name for me. A-L-L-A, Alla, uh, uh, oh, I didn't spell it. Sorry. Just give me one sec. It's okay. Uh, so it's A- Apple, Lion, Lion, Apple. Uh-huh. And, uh, the last name would be Maganova, M like Mama, A like Apple, G like Game, um, A like Apple, N as Nancy, O- V-A? -V-A, yes. Okay. That's correct. All right, and then what is your address? So that would be 5267 East Ocean we were. Mm-hmm. Long Beach, California 90803. Apartment number 2, sorry. It's that one.

Okay. Okay. Was that 5267 Ocean Boulevard? It's Ocean, yes. Number 2, apartment 2? And, uh, yes, that's correct. Is it Long Beach, California 90803? Correct. Okay, thank you. And then what is your birthday? October 8, 1966. Mm-hmm. And then is this a good phone number, the 424-230-2830? Yes. That's, that's, this one. Mm-hmm. And then what's a good email address? So that would be my last name, my first- Mm-hmm. ... name @gmail.com, which is maganovaalla@gmail.com. Okay, thank you. Okay. If you wish, I can also send you the benefit guide. So that benefit guide has all the prices of the plans that they have to offer, as well as it shows you- Okay. ... what would be the prices if you were to select dependents with those plans. Um, so I can go ahead and- Oh, great. ... send that to your email file if you wish. Mm-hmm. And then if you want, I can go over the plans with you. Oh, wonderful. And d- do you have a network? Uh, it should be inside the network, right? And, uh- It depends on- Is it- ... it, it depends- Uh-huh. ... on the plan that you select because there is- Mm-hmm. ... um, there is net two plans that you have to be within the network, and then there's other plans that you could be either in the network or out of the network. So it just depends on which one you were to select. But I'll let you know when I go over the plans, which ones are which. Oh, okay. So for any of those plans, I mean, for the one which is within the network- Mm-hmm. ... is it, do you have an- any, um, any, um, providers in the Long Beach area? I mean- So that- ... along this. Mm-hmm. ... so, um, that, I don't have access to the- Yeah. ... providers, but- Yeah. ... um, I have a number that you could call. Oh, wonderful. Mm-hmm. Let me get the number. Yeah, so I will- That might plan. They have something called the multi-plan network. That network is the access to preferred providers that take the particular insurance that you select. That's around the areas. Mm-hmm. Mm-hmm. Okay, sounds good. Because before that, I had a provider, but they're so far away and it's crazy traffic here. If you can, if you can imagine. Oh, yeah. It's just like that. It takes hours- I went the same to get that, to get to the doctor- Oh, man. ... appointment, which doesn't make sense to me. Oh, sorry. I went ahead and sent you your, um, your benefit guide to your email file. Mm-hmm. I don't know if you mind verifying if you received it. It should be coming by email. Yes. That says info@benefitsinacard.com. And if you don't see it right away, I would also check your spam file and your junk file because sometimes it sends it there. Uh, I do not see it. Um, info from info... Hold on one second, let me check this way. Uh- It's gonna be- ... I will view hub... Uh-huh, go ahead. So, so the info@benefitsinacard.com. No, I didn't get that one yet. Okay. Um... I can send one more time. And that was N- Oh, right here. Yeah, I got it. Good. Benefits guide. Yeah. Yes, ma'am. That right there. So when you open that, that's going to give you like, um, a summary of all the plans that BGFF has to offer for their employees. Mm-hmm. So if you wish, I can go ahead and go over them with you. So there's one that's called the Stay Healthy NEC Tele-RS. That plan is only your preventative plan. So what I mean by that, it's only going to cover preventative services such as one physical visit a year, some vaccinations, some cancer screenings, some STD screenings, diabetes screenings, even some counseling. However, the Stay Healthy NEC Tele-RS is only for preventative services, so it's not going to... ... after it... Oh, you're breaking up. I'm sorry. ... care. Uh-huh. So, Stay Healthy- Mm-hmm. I'm not gonna pick, I'm not gonna pick that one. Okay. It's only been like- Okay, so that one's for s- Uh-huh. Yes, ma'am. Then there's three other plans that are called the VIPs. There's the VIP Standard, the VIP Classic, and the VIP Plus. Oh. These are- I think I picked up on onboarding VIP. Yeah, I did pick up that one. VIP Standard one. Yep. Yeah. So these three are the ones that do cover like doctor visits if you get sick, hospital visits,

emergency room- Mm-hmm. ... surgery. It doesn't cover the preventative care, so that would be like your physicals, vaccines. It doesn't cover that, but it does cover like your doctor, hospital indemnity services. Um, the three of them ha-... These don't require you to stay within the network. For these, the VIPs, you could either be within the network or out of the network. Remember how you asked me earlier? Mm-hmm. Um, so for these particular plans, you don't have to just use their providers. You could be either in or out of the network to receive coverage. Oh, wonderful. They do, they do offer prescription benefits through Pharmaville, which you can pay up to 10, 20, 30 dollars for your generic medications. And for the non-generic- Okay. ... they do offer discounts. They also include something called Laird Virtual Health, which gives you access to medical providers virtually. Mm-hmm. The main difference between these three is the flat fee that it covers towards the services. Out of the three of them, the standard is the most basic one because it doesn't include intensive care unit benefits, rehabilitation benefits, nor any preventive surgery, while the VIP Classic and the VIP Plus do cover those areas. Out of the three though, the VIP Plus would cover the higher dollar amount depending on what service you go for. So, for example, for hospital confinement benefit, both the standard and the classic cover \$50 per day for a max of 30 days, while the VIP Plus would cover \$100 per day for a max of 30 days. For surgery and hospitals, the standard would cover \$250 per day for a max of one day, while the Classic would cover \$500 per day for a max of one day, and then the VIP Plus would cover \$1,000 per day for a max of one day. So that dollar amount is the main difference, and that the standard doesn't include intensive care, rehabilitation, nor any preventive surgery. So if you were to select between those three..... Standard for- Maybe- ... the employee only, it would be a weekly deduction of \$16.78. For the VIP Classic, if you were to select employee only, it would be a weekly deduction of \$18.55. And then for the VIP Plus, which is the one that pays the higher dollar amount, would be a weekly deduction of \$29.74 for the employee only option. And then there's additional benefits that you could include in your plan, but they do have a separate deduction to them. So for example, the dental for employee only, it would be a weekly deduction of \$3.38. It covers a preventative visit, uh, at 100%. Anything basic like a cleaning at 80, basic restoratives if they have to, like, fill in a cavity or something, that would be covered at 80%. Uh, x-ray, 80% covered and you do have an annual maximum of \$500. For the dental plan, you would have to give a one-time deductible depending on what plan you were to select and the coverage level. So if you do employee only, the deductible, one-time deductible would be of \$50. And if you were to select the family plan, it would be of a \$150. But that deductible is only given once. And then of course- Mm-hmm. ... they have vision, term life, behavior health. Oh- Critical illness insurance. Yeah, so if you'll go with me, um, yeah, if you can, um, go over for the dental again. Uh, sorry about that- Yep, mm-hmm. I just need the details. It's okay. No, you're fine. So for the dental- Details, yeah. Restoratives, for example, if, uh, I need the restorative care. So w- which one would cover that or no one? Always 1,500, uh, coverage, like reg- uh, usually. No? Sorry. It's okay. Um, so I really can just inform you what I see on the guide. Um, it really just says preventative at 100%. Oh, 100%. Okay. Basic 80% and like detailed questions like that, I would have to direct you to the, um, to the carrier. Okay. If you want like specifics. Okay. But it does say basic restoratives is covered at 80%. I just wouldn't know how much. Mm-hmm. Like how much it would really cost you and... Okay. Yeah, yeah, I understand. Okay, that's fine. And, um, okay, and you said you have a phone number for me? Yes, ma'am. Um, and then was that a question for the medical

plans or your- or the dental one? Uh, I guess for the provider. Um... Okay. So for dental, um, it's gonna be... Give me one second. Mm-hmm. Okay, um, are you ready? Yeah. I can also transfer you, but I- if you want, I can also give you the phone number. Let me check which one I picked first, because I need to know what I'm talking about. So I have to check- Okay. ... which plan I already chosen, right? And, um, but, uh, do you need this information right now or? So if you want- Yeah. ... I can go ahead and create your file 'cause I, I did that already. And just in case, um, if you're not ready- Okay. ... to make a decision, that's fine 'cause you, you have 30 days from the day that you receive your very first check to, um- 30? Okay. ... enroll. Um. Okay. If you want, I can go ahead and create your file and I won't make any selections yet. Um, and then you're welcome- No. ... to call whenever you're ready. Uh-huh, yeah. And then- Let me, let me just get ready first, yeah.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling Benefits 10 O'Clock. My name is Stephanie. How can I assist you?

Speaker speaker_2: Oh, hi, Stephanie. Um, I just was employed through the company VGSS.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: And I'd like to see what kind of coverage I have, um, and where's my insurance card.

Speaker speaker_1: I'll try getting you helped then.

Speaker speaker_2: I, I don't have an insurance card yet and stuff. How can I get that one?

Speaker speaker_1: Okay. Um, what are the last four of your social?

Speaker speaker_2: 9108.

Speaker speaker_1: And your first and last name?

Speaker speaker_2: Alla Maganova. A-L-L-A-M-A-G-A-N like Nancy, O-V-A. Maganova.

Speaker speaker_1: Okay. So I still don't see you in our system. How long have you been working with them?

Speaker speaker_2: Uh, I just started.

Speaker speaker_1: Gotcha. So I can do two things. Um, I can go ahead and create a file for you. Um-

Speaker speaker_2: Okay.

Speaker speaker_1: But for that I do need your full social, full address, all that information or you can be calling throughout the week to see if we have received it. Um, but since we haven't

it looks like you don't have coverage.

Speaker speaker_2: Hmm. Uh, okay. Uh, so, uh, what should I do? Tell me.

Speaker speaker_1: Um, if you wish we can go ahead and create a file and then I can go ahead and start giving you information about the other plans that they all have to offer. Depending on which one you do select, also depending if you choose dependents and how many plans you were to select has a lot to do with how much the weekly deduction comes out of your check for those particular plans. So if you want I can go ahead-

Speaker speaker_2: Oh.

Speaker speaker_1: ... and start creating it.

Speaker speaker_2: Uh, okay, just let me check. I think when I, uh, went through onboarding documents I signed it all.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Uh, yes, I did. Uh, and I wonder why you don't have it. How does that, how does it work actually? Okay, yeah, I'll ask for the file I guess.

Speaker speaker_1: Okay. All right and then-

Speaker speaker_2: So if, if, if so n- normally it started right away, the insurance, um...

Speaker speaker_1: So, no. Actually you have to start-

Speaker speaker_2: No?

Speaker speaker_1: So you have to allow your employer one or two weeks to start making those deductions, and once you see the first deduction out of your check for those particular plans-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ... the following Monday-

Speaker speaker_2: Okay.

Speaker speaker_1: ... you will have active coverage. So one more thing-

Speaker speaker_2: Oh. Oh.

Speaker speaker_1: ... if you do enroll today, um-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... you will just have to, in other words, play the waiting game and wait for them to start making your deductions. Once they make the first one, the following Monday you have active coverage.

Speaker speaker_2: Oh, okay. After the first deduction. Okay.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: I see. And, and, uh, I think they pay like every week, something like that.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay.

Speaker speaker_1: These are weekly deductions, yes, ma'am.

Speaker speaker_2: Weekly deductions. Yes. I think they're going to do it this week. Um, okay, so what information do you need from me?

Speaker speaker_1: Okay. Um, could I get your full social first?

Speaker speaker_2: Uh, okay. Um, go ahead. It's 610-73-9108.

Speaker speaker_1: Thank you. Okay, and then you said that your first name... Spell that first name for me.

Speaker speaker_2: A-L-L-A, Alla, uh, uh, oh, I didn't spell it. Sorry. Just give me one sec.

Speaker speaker_1: It's okay.

Speaker speaker_2: Uh, so it's A- Apple, Lion, Lion, Apple.

Speaker speaker_1: Uh-huh.

Speaker speaker_2: And, uh, the last name would be Maganova, M like Mama, A like Apple, G like Game, um, A like Apple, N as Nancy, O-

Speaker speaker_1: V-A?

Speaker speaker_2: -V-A, yes.

Speaker speaker_1: Okay.

Speaker speaker_2: That's correct.

Speaker speaker_1: All right, and then what is your address?

Speaker speaker_2: So that would be 5267 East Ocean we were.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Long Beach, California 90803. Apartment number 2, sorry. It's that one.

Speaker speaker_1: Okay. Okay. Was that 5267 Ocean Boulevard?

Speaker speaker_2: It's Ocean, yes.

Speaker speaker_1: Number 2, apartment 2?

Speaker speaker_2: And, uh, yes, that's correct.

Speaker speaker_1: Is it Long Beach, California 90803?

Speaker speaker_2: Correct.

Speaker speaker_1: Okay, thank you. And then what is your birthday?

Speaker speaker_2: October 8, 1966.

Speaker speaker_1: Mm-hmm. And then is this a good phone number, the 424-230-2830?

Speaker speaker_2: Yes. That's, that's, this one. Mm-hmm.

Speaker speaker_1: And then what's a good email address?

Speaker speaker_2: So that would be my last name, my first-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... name @gmail.com, which is maganovaalla@gmail.com.

Speaker speaker_1: Okay, thank you. Okay. If you wish, I can also send you the benefit guide. So that benefit guide has all the prices of the plans that they have to offer, as well as it shows you-

Speaker speaker_2: Okay.

Speaker speaker_1: ... what would be the prices if you were to select dependents with those plans. Um, so I can go ahead and-

Speaker speaker_2: Oh, great.

Speaker speaker_1: ... send that to your email file if you wish.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And then if you want, I can go over the plans with you.

Speaker speaker_2: Oh, wonderful. And d- do you have a network? Uh, it should be inside the network, right? And, uh-

Speaker speaker_1: It depends on-

Speaker speaker_2: Is it-

Speaker speaker_1: ... it, it depends-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ... on the plan that you select because there is-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... um, there is net two plans that you have to be within the network, and then there's other plans that you could be either in the network or out of the network. So it just depends on which one you were to select. But I'll let you know when I go over the plans, which ones are which.

Speaker speaker_2: Oh, okay. So for any of those plans, I mean, for the one which is within the network-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... is it, do you have an- any, um, any, um, providers in the Long Beach area? I mean-

Speaker speaker_1: So that-

Speaker speaker_2: ... along this. Mm-hmm.

Speaker speaker_1: ... so, um, that, I don't have access to the-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... providers, but-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... um, I have a number that you could call.

Speaker speaker_2: Oh, wonderful.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Let me get the number.

Speaker speaker_1: Yeah, so I will-

Speaker speaker_2: That might plan.

Speaker speaker_1: They have something called the multi-plan network. That network is the access to preferred providers that take the particular insurance that you select. That's around the areas.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay, sounds good. Because before that, I had a provider, but they're so far away and it's crazy traffic here. If you can, if you can imagine.

Speaker speaker_1: Oh, yeah.

Speaker speaker_2: It's just like that.

Speaker speaker_1: It takes hours-

Speaker speaker_2: I went the same to get that, to get to the doctor-

Speaker speaker_1: Oh, man.

Speaker speaker_2: ... appointment, which doesn't make sense to me. Oh, sorry.

Speaker speaker_1: I went ahead and sent you your, um, your benefit guide to your email file.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: I don't know if you mind verifying if you received it. It should be coming by email.

Speaker speaker_2: Yes.

Speaker speaker_1: That says info@benefitsinacard.com. And if you don't see it right away, I would also check your spam file and your junk file because sometimes it sends it there.

Speaker speaker_2: Uh, I do not see it. Um, info from info... Hold on one second, let me check this way. Uh-

Speaker speaker_1: It's gonna be-

Speaker speaker_2: ... I will view hub... Uh-huh, go ahead.

Speaker speaker_1: So, so the info@benefitsinacard.com.

Speaker speaker_2: No, I didn't get that one yet.

Speaker speaker_1: Okay.

Speaker speaker_2: Um...

Speaker speaker_1: I can send one more time. And that was N-

Speaker speaker_2: Oh, right here. Yeah, I got it.

Speaker speaker_1: Good.

Speaker speaker_2: Benefits guide. Yeah.

Speaker speaker_1: Yes, ma'am. That right there. So when you open that, that's going to give you like, um, a summary of all the plans that BGFF has to offer for their employees.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: So if you wish, I can go ahead and go over them with you. So there's one that's called the Stay Healthy NEC Tele-RS. That plan is only your preventative plan. So what I mean by that, it's only going to cover preventative services such as one physical visit a year, some vaccinations, some cancer screenings, some STD screenings, diabetes screenings, even some counseling. However, the Stay Healthy NEC Tele-RS is only for preventative services, so it's not going to... .. after it...

Speaker speaker_2: Oh, you're breaking up. I'm sorry.

Speaker speaker_1: ... care.

Speaker speaker_2: Uh-huh. So, Stay Healthy-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: I'm not gonna pick, I'm not gonna pick that one. Okay. It's only been like-

Speaker speaker_1: Okay, so that one's for s-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: Yes, ma'am. Then there's three other plans that are called the VIPs. There's the VIP Standard, the VIP Classic, and the VIP Plus.

Speaker speaker_2: Oh.

Speaker speaker_1: These are-

Speaker speaker_2: I think I picked up on onboarding VIP. Yeah, I did pick up that one. VIP Standard one.

Speaker speaker_1: Yep.

Speaker speaker_2: Yeah.

Speaker speaker_1: So these three are the ones that do cover like doctor visits if you get sick, hospital visits, emergency room-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... surgery. It doesn't cover the preventative care, so that would be like your physicals, vaccines. It doesn't cover that, but it does cover like your doctor, hospital indemnity services. Um, the three of them ha-... These don't require you to stay within the network. For these, the VIPs, you could either be within the network or out of the network. Remember how you asked me earlier?

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Um, so for these particular plans, you don't have to just use their providers. You could be either in or out of the network to receive coverage.

Speaker speaker_2: Oh, wonderful.

Speaker speaker_1: They do, they do offer prescription benefits through Pharmaville, which you can pay up to 10, 20, 30 dollars for your generic medications. And for the non-generic-

Speaker speaker_2: Okay.

Speaker speaker_1: ... they do offer discounts. They also include something called Laird Virtual Health, which gives you access to medical providers virtually.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: The main difference between these three is the flat fee that it covers towards the services. Out of the three of them, the standard is the most basic one because it doesn't include intensive care unit benefits, rehabilitation benefits, nor any preventive surgery, while the VIP Classic and the VIP Plus do cover those areas. Out of the three though, the VIP Plus would cover the higher dollar amount depending on what service you go for. So, for example, for hospital confinement benefit, both the standard and the classic cover \$50 per day for a max of 30 days, while the VIP Plus would cover \$100 per day for a max of 30 days.

For surgery and hospitals, the standard would cover \$250 per day for a max of one day, while the Classic would cover \$500 per day for a max of one day, and then the VIP Plus would cover \$1,000 per day for a max of one day. So that dollar amount is the main difference, and that the standard doesn't include intensive care, rehabilitation, nor any preventive surgery. So if you were to select between those three..... Standard for-

Speaker speaker_2: Maybe-

Speaker speaker_1: ... the employee only, it would be a weekly deduction of \$16.78. For the VIP Classic, if you were to select employee only, it would be a weekly deduction of \$18.55. And then for the VIP Plus, which is the one that pays the higher dollar amount, would be a weekly deduction of \$29.74 for the employee only option. And then there's additional benefits that you could include in your plan, but they do have a separate deduction to them. So for example, the dental for employee only, it would be a weekly deduction of \$3.38. It covers a preventative visit, uh, at 100%. Anything basic like a cleaning at 80, basic restoratives if they have to, like, fill in a cavity or something, that would be covered at 80%. Uh, x-ray, 80% covered and you do have an annual maximum of \$500. For the dental plan, you would have to give a one-time deductible depending on what plan you were to select and the coverage level. So if you do employee only, the deductible, one-time deductible would be of \$50. And if you were to select the family plan, it would be of a \$150. But that deductible is only given once. And then of course-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... they have vision, term life, behavior health.

Speaker speaker_2: Oh-

Speaker speaker_1: Critical illness insurance.

Speaker speaker_2: Yeah, so if you'll go with me, um, yeah, if you can, um, go over for the dental again. Uh, sorry about that-

Speaker speaker_1: Yep, mm-hmm.

Speaker speaker_2: I just need the details.

Speaker speaker_1: It's okay. No, you're fine. So for the dental-

Speaker speaker_2: Details, yeah. Restoratives, for example, if, uh, I need the restorative care. So w- which one would cover that or no one? Always 1,500, uh, coverage, like reg- uh, usually. No? Sorry.

Speaker speaker_1: It's okay. Um, so I really can just inform you what I see on the guide. Um, it really just says preventative at 100%.

Speaker speaker_2: Oh, 100%. Okay.

Speaker speaker_1: Basic 80% and like detailed questions like that, I would have to direct you to the, um, to the carrier.

Speaker speaker_2: Okay.

Speaker speaker_1: If you want like specifics.

Speaker speaker_2: Okay.

Speaker speaker_1: But it does say basic restoratives is covered at 80%. I just wouldn't know how much.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Like how much it would really cost you and...

Speaker speaker_2: Okay. Yeah, yeah, I understand. Okay, that's fine. And, um, okay, and you said you have a phone number for me?

Speaker speaker_1: Yes, ma'am. Um, and then was that a question for the medical plans or your- or the dental one?

Speaker speaker_2: Uh, I guess for the provider. Um...

Speaker speaker_1: Okay. So for dental, um, it's gonna be... Give me one second.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Okay, um, are you ready?

Speaker speaker_2: Yeah.

Speaker speaker_1: I can also transfer you, but I- if you want, I can also give you the phone number.

Speaker speaker_2: Let me check which one I picked first, because I need to know what I'm talking about. So I have to check-

Speaker speaker_1: Okay.

Speaker speaker_2: ... which plan I already chosen, right? And, um, but, uh, do you need this information right now or?

Speaker speaker_1: So if you want-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... I can go ahead and create your file 'cause I, I did that already. And just in case, um, if you're not ready-

Speaker speaker_2: Okay.

Speaker speaker_1: ... to make a decision, that's fine 'cause you, you have 30 days from the day that you receive your very first check to, um-

Speaker speaker_2: 30? Okay.

Speaker speaker_1: ... enroll. Um.

Speaker speaker_2: Okay.

Speaker speaker_1: If you want, I can go ahead and create your file and I won't make any selections yet. Um, and then you're welcome-

Speaker speaker_2: No.

Speaker speaker_1: ... to call whenever you're ready.

Speaker speaker_2: Uh-huh, yeah.

Speaker speaker_1: And then-

Speaker speaker_2: Let me, let me just get ready first, yeah.