

Transcript: Justin

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Full Transcript

Thank you for calling Benefits in a Card. This is Justin. How can I help you today? Yeah. I work for, um, Creative Circle and I'm just calling to find out about like... I, I, I'm really interested in the dental insurance, but I can't find any information on it, um, and I was wondering if you could help me. Um, yeah, I can email you a copy of a benefit guide if that would help. Yeah, and then also, um, what insur- what is the type of insurance? I wanna even see if my, um... 'Cause I have the email here, but I just don't see the... Um, I wanna see if my insurance, my dentist needs the insurance and what it covers and everything. Okay. Um, well, I do know the insurance carrier for dental is American Public Life, um, so there is that. Oh. Um, it's a PPO plan. Um, let's see. Let me try pulling a benefit guide. Give me one second. Oh, God. Come on. Okay, so let's see here. Creative Circle. Yes, so the dental... Um, I do know it's a bundle with vision and term life, uh, for \$7.90 per week. However, when it comes to dental, um, all of your preventative visits would be covered at 100%, which may include your basic cleanings, checkups or X-rays once per six months. However, when it comes to basic dental work, such as fillings and extractions, except surgical extractions, those would be covered at 80% if met by a \$50.00 deductible. Um, but I can also e- do- did you receive a benefit guide through Creative Circle or no? I don't know. Like, I can't find it. Actually, what... How much is it if you have a dependent? Uh, so let's see. So, for the term life, or for the dental term life vision bundle, so for employee plus spouse, um, that would be \$13.91. For employee plus children, \$17.11 per week. And that's pre-tax, right? Correct. Okay. Okay. Um, and then I'll just... Does it cover braces and stuff? Um, unfortunately, we don't have coverage for braces, but there is a annual maximum of \$500 that could be used. Um, okay. And then, um, I'll just call my dentist and then maybe if you could send it to me, that would be great and I don't understand how to sign up if I wanna sign up. And how much life insurance does it, term life, does it cover? Um, so the term life for employees up to age 65, let's see, or 64, is \$20,000. Um, spouses, \$2,500. Same with children up to 26, \$2,500. Okay. But if you wanted- And then how about- But if you wanted to enroll... Hmm? No, I don't wanna enroll more, but, um, and how about for the, um, the vision? How does that work? Um, however, when it comes to vision, it's just copays. Um, copay for an eye exam, \$10.00. Copay for lenses and frames, \$25.00. They do offer a frames allowance for \$130.00 with that vision plan. Okay. Okay. So, um, that, that might be worth out. Okay, so I'll just call my dentist first to see. American Public Life. And then could you just... Uh, h- how do you... If you wanna register, how do you register again? Um, yeah. You could either just give us a call back and we can enroll you over the phone, or, um- Okay. ... you can go to the... or the website, whichever would be easier. Okay. Thank you so much. You're welcome. Do you want a copy of this benefit guide sent to you or no? Oh, yeah, please. Let me give you my email. Sorry. Yeah, no worries. Um, so let's see. Um- Give me one second. Okay, what's that email? It's Stephanie, S-T-E-P-H-A-N-I-E dot,

um, Neuringer. N-E-U-R-I-N-G-E-R at, um, gmail. And just to confirm, Stephanie, S-T-E-P-H-A-N-I-E.N-E-U-R-I-N-G-E-R at gmail? Yes. Okay. So, the email that you should be looking out for will be coming from info, that's I-N-F-O, @benefitsinacard.com. However, if you don't see it in your inbox, be sure to check your spam or check your junk folder, okay? Okay. Thank you so much. You're welcome. You have a great day, all right? Okay. Okay, thank you. Bye. All right, bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. This is Justin. How can I help you today?

Speaker speaker_1: Yeah. I work for, um, Creative Circle and I'm just calling to find out about like... I, I, I'm really interested in the dental insurance, but I can't find any information on it, um, and I was wondering if you could help me.

Speaker speaker_0: Um, yeah, I can email you a copy of a benefit guide if that would help.

Speaker speaker_1: Yeah, and then also, um, what insur- what is the type of insurance? I wanna even see if my, um... 'Cause I have the email here, but I just don't see the... Um, I wanna see if my insurance, my dentist needs the insurance and what it covers and everything.

Speaker speaker_0: Okay. Um, well, I do know the insurance carrier for dental is American Public Life, um, so there is that.

Speaker speaker_1: Oh.

Speaker speaker_0: Um, it's a PPO plan. Um, let's see. Let me try pulling a benefit guide. Give me one second. Oh, God. Come on. Okay, so let's see here. Creative Circle. Yes, so the dental... Um, I do know it's a bundle with vision and term life, uh, for \$7.90 per week. However, when it comes to dental, um, all of your preventative visits would be covered at 100%, which may include your basic cleanings, checkups or X-rays once per six months. However, when it comes to basic dental work, such as fillings and extractions, except surgical extractions, those would be covered at 80% if met by a \$50.00 deductible. Um, but I can also e- do- did you receive a benefit guide through Creative Circle or no?

Speaker speaker_1: I don't know. Like, I can't find it. Actually, what... How much is it if you have a dependent?

Speaker speaker_0: Uh, so let's see. So, for the term life, or for the dental term life vision bundle, so for employee plus spouse, um, that would be \$13.91. For employee plus children, \$17.11 per week.

Speaker speaker_1: And that's pre-tax, right?

Speaker speaker_0: Correct.

Speaker speaker_1: Okay. Okay. Um, and then I'll just... Does it cover braces and stuff?

Speaker speaker_0: Um, unfortunately, we don't have coverage for braces, but there is a annual maximum of \$500 that could be used.

Speaker speaker_1: Um, okay. And then, um, I'll just call my dentist and then maybe if you could send it to me, that would be great and I don't understand how to sign up if I wanna sign up. And how much life insurance does it, term life, does it cover?

Speaker speaker_0: Um, so the term life for employees up to age 65, let's see, or 64, is \$20,000. Um, spouses, \$2,500. Same with children up to 26, \$2,500.

Speaker speaker_1: Okay.

Speaker speaker_0: But if you wanted-

Speaker speaker_1: And then how about-

Speaker speaker_0: But if you wanted to enroll... Hmm?

Speaker speaker_1: No, I don't wanna enroll more, but, um, and how about for the, um, the vision? How does that work?

Speaker speaker_0: Um, however, when it comes to vision, it's just copays. Um, copay for an eye exam, \$10.00. Copay for lenses and frames, \$25.00. They do offer a frames allowance for \$130.00 with that vision plan.

Speaker speaker_1: Okay. Okay. So, um, that, that might be worth out. Okay, so I'll just call my dentist first to see. American Public Life. And then could you just... Uh, h- how do you... If you wanna register, how do you register again?

Speaker speaker_0: Um, yeah. You could either just give us a call back and we can enroll you over the phone, or, um-

Speaker speaker_1: Okay.

Speaker speaker_0: ... you can go to the... or the website, whichever would be easier.

Speaker speaker_1: Okay. Thank you so much.

Speaker speaker_0: You're welcome. Do you want a copy of this benefit guide sent to you or no?

Speaker speaker_1: Oh, yeah, please. Let me give you my email. Sorry.

Speaker speaker_0: Yeah, no worries. Um, so let's see.

Speaker speaker_1: Um-

Speaker speaker_0: Give me one second. Okay, what's that email?

Speaker speaker_1: It's Stephanie, S-T-E-P-H-A-N-I-E dot, um, Neuringer. N-E-U-R-I-N-G-E-R at, um, gmail.

Speaker speaker_0: And just to confirm, Stephanie, S-T-E-P-H-A-N-I-E.N-E-U-R-I-N-G-E-R at gmail?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. So, the email that you should be looking out for will be coming from info, that's I-N-F-O, @benefitsinacard.com. However, if you don't see it in your inbox, be sure to check your spam or check your junk folder, okay?

Speaker speaker_1: Okay. Thank you so much.

Speaker speaker_0: You're welcome. You have a great day, all right?

Speaker speaker_1: Okay. Okay, thank you. Bye.

Speaker speaker_0: All right, bye-bye.