

## **Transcript: Malcolm**

**Nash-6633881094537216-6599367190331392**

### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thanks for calling Benefits in the Car. This is Malcolm. How can I help you? Yes, I was calling... I was looking over my benefits that I'm thinking about and, um, what are... Can you tell me about the dental? What kind of questions did you have? Um, just what does it cover and everything? Give me one moment. So with the dental, it says preventative visits are covered at 100% which may include your basic cleanings, check-ups, and x-rays once per six months. Basic dental work such as fillings or extractions, except for surgical extractions will be covered at 80% once you've met your annual deductible of \$50 per person or \$150 per family. Major services like crowns and orthodonties are not covered and the maximum that this plan will pay per person a year is \$500. So a root canal is not covered? I wouldn't be able to say yes or no to that, ma'am, because we're not the carrier. Hmm. What, what does it mean when it says waiting period? What do you mean? I'm not sure ma'am. Um, we're not, we're not a carrier. We're just a plan administrator for health insurance for staffing companies. All we do is get you enrolled or unenrolled from the staffing company. Oh, okay. That's right. I took... I was just looking online and it says waiting period and it says none. I just, I didn't know what that meant. Let's see. It says the amount of time that must pass before an insurance policy's coverage becomes effective or an insurance claim's indemnity is paid. Hmm. Do you have any more questions ma'am? No, this is it. Thank you. No problem. If there's nothing else, thanks for calling Benefits in the Car. I hope you have a great rest of your week. You too. Bye-bye. Thank you. Bye.

### **Conversation Format**

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thanks for calling Benefits in the Car. This is Malcolm. How can I help you?

Speaker speaker\_2: Yes, I was calling... I was looking over my benefits that I'm thinking about and, um, what are... Can you tell me about the dental?

Speaker speaker\_1: What kind of questions did you have?

Speaker speaker\_2: Um, just what does it cover and everything?

Speaker speaker\_1: Give me one moment. So with the dental, it says preventative visits are covered at 100% which may include your basic cleanings, check-ups, and x-rays once per six

months. Basic dental work such as fillings or extractions, except for surgical extractions will be covered at 80% once you've met your annual deductible of \$50 per person or \$150 per family. Major services like crowns and orthodonties are not covered and the maximum that this plan will pay per person a year is \$500.

Speaker speaker\_2: So a root canal is not covered?

Speaker speaker\_1: I wouldn't be able to say yes or no to that, ma'am, because we're not the carrier.

Speaker speaker\_2: Hmm. What, what does it mean when it says waiting period?

Speaker speaker\_1: What do you mean? I'm not sure ma'am. Um, we're not, we're not a carrier. We're just a plan administrator for health insurance for staffing companies. All we do is get you enrolled or unenrolled from the staffing company.

Speaker speaker\_2: Oh, okay.

Speaker speaker\_1: That's right.

Speaker speaker\_2: I took... I was just looking online and it says waiting period and it says none. I just, I didn't know what that meant.

Speaker speaker\_1: Let's see. It says the amount of time that must pass before an insurance policy's coverage becomes effective or an insurance claim's indemnity is paid.

Speaker speaker\_2: Hmm.

Speaker speaker\_1: Do you have any more questions ma'am?

Speaker speaker\_2: No, this is it. Thank you.

Speaker speaker\_1: No problem. If there's nothing else, thanks for calling Benefits in the Car. I hope you have a great rest of your week.

Speaker speaker\_2: You too. Bye-bye.

Speaker speaker\_1: Thank you. Bye.