

Transcript: Pamela

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Car. This is Pamela speaking. How may I help you? Hi, this is Christopher Baker. I work for BGSF and you guys sent me a text message. Okay. Just to let you know that the ben- um, B- BGSF offering you health insurance. Yeah. Um, it's not mandatory. If you would like to enroll, uh, you do have 30 days from your first paycheck to do so. Or, um- Okay, I like being enrolled. Okay. May I have the last four digits of your Social? 5328. Your first and last name? Christopher Baker. Mr. Baker, for security reasons, just to make sure we are in the correct file, can you please verify your complete address and date of birth? Date of birth is 5/18/01. My address is 1131 24th Street, outline lost. Um, what's the city and state that you are located, sir? Oh, my bad, Oakland, California. 94607 is your zip code? Yes, ma'am. All right. Um, is, uh, this address has an apartment? Yes, 203. We have a phone number on file, 341-219-0659. 0659. Okay. And your email's chrisbaker911 at gma- icloud.com. Yes, ma'am. All right. So, um, these insurance are not like the major insurance. They already have a set amount that they're going to pay. Anything above that amount will be your responsibility. You will be paying weekly, according of what you decide to enroll in, and it will be deducted from your paycheck every week. Um, did they send you the link with the benefit guide? So you can see what they offer? Uh, yeah, right here. Hello? Yeah, I'm right here, Benefits in a Car. Are you able to pull up the benefit guide, or no? Yeah, I'm right here. Uh, where do I, do I members log in, enroll, decline coverage? Okay. So yeah, that's for you to, um, if you wanted to do it online. Oh, no, I'm doing it now. But there should be a part where it says download benefits. Oh, download documents? Mm-hmm. Okay. I'ma click on that. It just gives me a bunch of... It said document library. Yeah. Um, you should look for the benefit guide. It's right here, I see it. Could be in Spanish and English. Benefit guide, right here. Okay. So there you will see, um, what they offer and the prices of the plan. So, um, if you're not able to see it correctly or anything- No, I see it. ... I just wanted you to... Okay. So each plan is, uh, on page two. You have the plan- On page two? Yeah. It says Plan Benefit Summary. Not page two on mine. I'm saying I'm on page three. Basically should be Additional Benefit- Oh, Plan Benefit Summaries? Yes. Yeah, I see it. Okay. So there you see the Stay Healthy, BAP Standard, BAP Classic and BAP Plus. So I'm gonna tell you the three BAPs, the difference between them is the amount that the insurance gonna cover and the, the amount that you're gonna be paying per paycheck. Um, all the amounts that you see under each plan, that's the amount that the insurance gonna cover. Uh, let's say I could go for the example for doctor's office visit. The BAP Standard pays \$50 towards the visit, and you have four visits per year. Mm-hmm. I don't know if you, if you able to see where it says physician's office. Yeah, I see it. Under urgent care, yeah. So that's how you read it from, um... And then BAP Classic covers the same amount, the same amount a day. Do they got dental? Yes, they do have- Okay. ... them

so you'll be able to see the dent on the next page. Okay, I see the dental. Yeah. So, um, they have visions. Those are the other options that you have. I don't know if you want to go over the benefit guide and, and then give us a call so that way you could choose the correct one for you. Um, you still have into, let me see, into the 20th of December to enroll. Okay, okay. That's cool. Let me... I'm gonna, I'm gonna look at it. Yeah, so- But how much- ... the amount that you see there- How much are they be taking out my check? Where do I see that part at? Okay, so if you go on page two, on the bottom it says, "Weekly deductions." There, you're going to see the amount that they're going to... Um, says VIP Standard, um, Stay Healthy, Employee. Or- I just, I just want to pay for the one that got dental. That's all I care about, dental. Well, they do not include dental. You will have to... You could enroll in dental by itself if you would like to. The dental- So BGSM, they, they, so their medical part don't cover dental? No. So the dental is \$3.38. Your preventive care- For the dental? ... will be... Yes, for, for pa- Can I, can I get dental right here? Can I, can I, like, can you set me up for the dental? Yeah, sure. Um- So how much are they taking out my check for the dental? \$3.38 for a paycheck. Yeah, I would like that. And h- how much, how much dental coverage do they give you? That's what I was going for. Like I said, these are not like major insurance. Your preventive care will be covered 100%. Let's say your basic cleaning, check-ups, X-ray. Then your basic dental work, such as cleaning, extractions will be covered 80% after you pay a \$50 deductible. Um- Okay. There's no waiting period, and the maximum that they do cover per year is \$500. No major services are covered. Yeah, that's cool. All right, okay. So the benefits- I don't- ... will start the f- Huh? No, we'll... No, keep talking. Okay. So the benefits will start the following Monday after we receive the first premium from your employer. Then your ID card will be arriving within seven to ten days to the address we have on file. Okay. Okay? Um, like I said, you still have, uh, until the 20th of December to make changes. You could come back at any time. No, I'm trying to get it. I'll get it. I'm going now 'cause I end up forgetting why, why I have to do it now. I have to do it now. I completely understand. All right, do you... Is there anything else I could do for you, sir? Uh, I just... I really just, I really want the dental. That's what I want. Okay, so I went ahead and enroll you. Uh, let's say if you need to use your benefits after they are active and you haven't received your ID card, you could give us a call. Um, if they generate it in our system, we could go ahead and send you a temporary ID card to your email. Okay, thank you. Can you send me one now? No, because, um, the benefit has to be active because there's no policy generated in the system yet. Okay. All right? Thank you for you... giving us a call. Have a great rest of the day. Hold on. Which, which plan did you sign me up for? They only have one tier for dental. Okay, that's cool. Mm-hmm. That's the only one they have. How much would that... H- how much, how much would it cost? \$3.38. Okay, out of each paycheck? For a paycheck. Yes, sir. Okay, and a maximum of \$500 for coverage? Yes, sir. Okay, thank you. Thank you. Have a great rest of your day. Okay.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits in a Car. This is Pamela speaking. How may I help you?

Speaker speaker_2: Hi, this is Christopher Baker. I work for BGSF and you guys sent me a text message.

Speaker speaker_1: Okay. Just to let you know that the ben- um, B- BGSF offering you health insurance.

Speaker speaker_2: Yeah.

Speaker speaker_1: Um, it's not mandatory. If you would like to enroll, uh, you do have 30 days from your first paycheck to do so. Or, um-

Speaker speaker_2: Okay, I like being enrolled.

Speaker speaker_1: Okay. May I have the last four digits of your Social?

Speaker speaker_2: 5328.

Speaker speaker_1: Your first and last name?

Speaker speaker_2: Christopher Baker.

Speaker speaker_1: Mr. Baker, for security reasons, just to make sure we are in the correct file, can you please verify your complete address and date of birth?

Speaker speaker_2: Date of birth is 5/18/01. My address is 1131 24th Street, outline lost.

Speaker speaker_1: Um, what's the city and state that you are located, sir?

Speaker speaker_2: Oh, my bad, Oakland, California.

Speaker speaker_1: 94607 is your zip code?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: All right. Um, is, uh, this address has an apartment?

Speaker speaker_2: Yes, 203.

Speaker speaker_1: We have a phone number on file, 341-219-0659.

Speaker speaker_2: 0659.

Speaker speaker_1: Okay. And your email's chrisbaker911 at gma- icloud.com.

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: All right. So, um, these insurance are not like the major insurance. They already have a set amount that they're going to pay. Anything above that amount will be your responsibility. You will be paying weekly, according of what you decide to enroll in, and it will be deducted from your paycheck every week. Um, did they send you the link with the benefit guide? So you can see what they offer?

Speaker speaker_2: Uh, yeah, right here.

Speaker speaker_1: Hello?

Speaker speaker_2: Yeah, I'm right here, Benefits in a Car.

Speaker speaker_1: Are you able to pull up the benefit guide, or no?

Speaker speaker_2: Yeah, I'm right here. Uh, where do I, do I members log in, enroll, decline coverage?

Speaker speaker_1: Okay. So yeah, that's for you to, um, if you wanted to do it online.

Speaker speaker_2: Oh, no, I'm doing it now.

Speaker speaker_1: But there should be a part where it says download benefits.

Speaker speaker_2: Oh, download documents?

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay. I'ma click on that. It just gives me a bunch of... It said document library.

Speaker speaker_1: Yeah. Um, you should look for the benefit guide.

Speaker speaker_2: It's right here, I see it.

Speaker speaker_1: Could be in Spanish and English.

Speaker speaker_2: Benefit guide, right here.

Speaker speaker_1: Okay. So there you will see, um, what they offer and the prices of the plan. So, um, if you're not able to see it correctly or anything-

Speaker speaker_2: No, I see it.

Speaker speaker_1: ... I just wanted you to... Okay. So each plan is, uh, on page two. You have the plan-

Speaker speaker_2: On page two?

Speaker speaker_1: Yeah. It says Plan Benefit Summary.

Speaker speaker_2: Not page two on mine. I'm saying I'm on page three.

Speaker speaker_1: Basically should be Additional Benefit-

Speaker speaker_2: Oh, Plan Benefit Summaries?

Speaker speaker_1: Yes.

Speaker speaker_2: Yeah, I see it.

Speaker speaker_1: Okay. So there you see the Stay Healthy, BAP Standard, BAP Classic and BAP Plus. So I'm gonna tell you the three BAPs, the difference between them is the amount that the insurance gonna cover and the, the amount that you're gonna be paying per paycheck. Um, all the amounts that you see under each plan, that's the amount that the insurance gonna cover. Uh, let's say I could go for the example for doctor's office visit. The

BAP Standard pays \$50 towards the visit, and you have four visits per year.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: I don't know if you, if you able to see where it says physician's office.

Speaker speaker_2: Yeah, I see it.

Speaker speaker_1: Under urgent care, yeah. So that's how you read it from, um... And then BAP Classic covers the same amount, the same amount a day.

Speaker speaker_2: Do they got dental?

Speaker speaker_1: Yes, they do have-

Speaker speaker_2: Okay.

Speaker speaker_1: ... them so you'll be able to see the dent on the next page.

Speaker speaker_2: Okay, I see the dental.

Speaker speaker_1: Yeah. So, um, they have visions. Those are the other options that you have. I don't know if you want to go over the benefit guide and, and then give us a call so that way you could choose the correct one for you. Um, you still have into, let me see, into the 20th of December to enroll.

Speaker speaker_3: Okay, okay. That's cool. Let me... I'm gonna, I'm gonna look at it.

Speaker speaker_1: Yeah, so-

Speaker speaker_3: But how much-

Speaker speaker_1: ... the amount that you see there-

Speaker speaker_3: How much are they be taking out my check? Where do I see that part at?

Speaker speaker_1: Okay, so if you go on page two, on the bottom it says, "Weekly deductions." There, you're going to see the amount that they're going to... Um, says VIP Standard, um, Stay Healthy, Employee.

Speaker speaker_4: Or-

Speaker speaker_3: I just, I just want to pay for the one that got dental. That's all I care about, dental.

Speaker speaker_1: Well, they do not include dental. You will have to... You could enroll in dental by itself if you would like to. The dental-

Speaker speaker_3: So BGSM, they, they, so their medical part don't cover dental?

Speaker speaker_1: No. So the dental is \$3.38. Your preventive care-

Speaker speaker_3: For the dental?

Speaker speaker_1: ... will be... Yes, for, for pa-

Speaker speaker_3: Can I, can I get dental right here? Can I, can I, like, can you set me up for the dental?

Speaker speaker_1: Yeah, sure. Um-

Speaker speaker_3: So how much are they taking out my check for the dental?

Speaker speaker_1: \$3.38 for a paycheck.

Speaker speaker_3: Yeah, I would like that. And h- how much, how much dental coverage do they give you?

Speaker speaker_1: That's what I was going for. Like I said, these are not like major insurance. Your preventive care will be covered 100%. Let's say your basic cleaning, check-ups, X-ray. Then your basic dental work, such as cleaning, extractions will be covered 80% after you pay a \$50 deductible. Um-

Speaker speaker_3: Okay.

Speaker speaker_1: There's no waiting period, and the maximum that they do cover per year is \$500. No major services are covered.

Speaker speaker_3: Yeah, that's cool.

Speaker speaker_1: All right, okay. So the benefits-

Speaker speaker_3: I don't-

Speaker speaker_1: ... will start the f- Huh?

Speaker speaker_3: No, we'll... No, keep talking.

Speaker speaker_1: Okay. So the benefits will start the following Monday after we receive the first premium from your employer. Then your ID card will be arriving within seven to ten days to the address we have on file.

Speaker speaker_3: Okay.

Speaker speaker_1: Okay? Um, like I said, you still have, uh, until the 20th of December to make changes. You could come back at any time.

Speaker speaker_3: No, I'm trying to get it. I'll get it. I'm going now 'cause I end up forgetting why, why I have to do it now. I have to do it now.

Speaker speaker_1: I completely understand. All right, do you... Is there anything else I could do for you, sir?

Speaker speaker_3: Uh, I just... I really just, I really want the dental. That's what I want.

Speaker speaker_1: Okay, so I went ahead and enroll you. Uh, let's say if you need to use your benefits after they are active and you haven't received your ID card, you could give us a call. Um, if they generate it in our system, we could go ahead and send you a temporary ID card to your email.

Speaker speaker_3: Okay, thank you. Can you send me one now?

Speaker speaker_1: No, because, um, the benefit has to be active because there's no policy generated in the system yet.

Speaker speaker_3: Okay.

Speaker speaker_1: All right? Thank you for you... giving us a call. Have a great rest of the day.

Speaker speaker_3: Hold on. Which, which plan did you sign me up for?

Speaker speaker_1: They only have one tier for dental.

Speaker speaker_3: Okay, that's cool.

Speaker speaker_1: Mm-hmm. That's the only one they have.

Speaker speaker_3: How much would that... H- how much, how much would it cost?

Speaker speaker_1: \$3.38.

Speaker speaker_3: Okay, out of each paycheck?

Speaker speaker_1: For a paycheck. Yes, sir.

Speaker speaker_3: Okay, and a maximum of \$500 for coverage?

Speaker speaker_1: Yes, sir.

Speaker speaker_3: Okay, thank you.

Speaker speaker_1: Thank you. Have a great rest of your day.

Speaker speaker_3: Okay.