

Transcript: Pearl

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Hi. Good afternoon. Thank you for calling Benefits in a Card. My name is Pearl Who ■■■lado, would you speak English? Hey, Pearl. Uh, my name's Chaz Paisley. And how can I assist you? Yeah. So I was calling because I had a question on the, um... I guess on the... it should be the plan for that, that we're given. Um, it's for the... Just trying to find it. Um, it's for the dental coverage. I just wanted to, I just wanted to clarify, um, if what it's saying is that what you guys are covering or that's what I pay. O- um, where, um, where are you seeing? Where are you looking at? Oh, so it's... it's the PDF, the Benefits in a Card powered by Benefits ■■■lado. Um, I, I don't... I don't know how to... Like I got... It's just a PDF that I was given for you guys. It has like, uh, a family on it with a dog. It says, "Your choice, your plan." On the first p- on the first page, it says to call, um, this number if I had questions. Okay. So... And, uh, what's the name of the staff agency you work for? Uh, Creative Circle. Circle. Okay. Hmm. Let's see. Okay, so dental... So that's what they cover. So preventative visits are covered at 100%, which is your basic cleaning and checkup once per six months. Uh, X-rays, non-surgical extractions, and fillings are covered at 80% once you pay the \$50 deductible. Things like crowns and braces are not covered. Okay. Crowns and braces are not covered. And then for, um, vision. Um, so they did... They basically just cover the copay? Uh, they don't cover anything else from what I'm understanding here? So you pay- So the h- ... with the vision. With the vision it's different. You pay the copay of \$10, \$25, um, for that, those services, and then the annual allowance that they pay for either frames or lenses is 130. Okay. 130. Okay. I'm just trying to see if I have anything else. So on the, um, on the regular, if we go to Insure Plus... Um, so f- for... If I were to go to, I guess, like a dermatologist, because I can't find anything in here. Is that... Is there... Is that clarified in this document? No, it's actually not. Um, dermatologist, I believe, is more like a specialty visit. Um, and I'm not sure if they cover it or if that's something you have to get approved before. I could transfer you to the insurance carrier so they can clear that for... clarify that for you. But it's not something that's on the... on the PDF. Okay. Um, hmm, let me just see if I have any more questions before you transfer me. Um, so just... Okay. So if we go into additional insurance, hospital, emergency room, physician's office. So if they cover 250, is this per day or is per appointment? How, how does this work? That, uh, would be an- another question for the insurance carrier because, um, it... like I said it... or like you see it doesn't specify exactly. Okay. Okay, then I, I guess you can just transfer me then. Thanks. All right. Thank you so much for calling. You have a great day. Yep. You too. Bye.

Conversation Format

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

Speaker speaker_1: Hi. Good afternoon. Thank you for calling Benefits in a Card. My name is Pearl Who ■■■lado, would you speak English?

Speaker speaker_2: Hey, Pearl. Uh, my name's Chaz Paisley.

Speaker speaker_1: And how can I assist you?

Speaker speaker_2: Yeah. So I was calling because I had a question on the, um... I guess on the... it should be the plan for that, that we're given. Um, it's for the... Just trying to find it. Um, it's for the dental coverage. I just wanted to, I just wanted to clarify, um, if what it's saying is that what you guys are covering or that's what I pay.

Speaker speaker_1: O- um, where, um, where are you seeing? Where are you looking at?

Speaker speaker_2: Oh, so it's... it's the PDF, the Benefits in a Card powered by Benefits ■■■lado. Um, I, I don't... I don't know how to... Like I got... It's just a PDF that I was given for you guys. It has like, uh, a family on it with a dog. It says, "Your choice, your plan." On the first p- on the first page, it says to call, um, this number if I had questions.

Speaker speaker_1: Okay. So... And, uh, what's the name of the staff agency you work for?

Speaker speaker_2: Uh, Creative Circle.

Speaker speaker_1: Circle. Okay. Hmm. Let's see. Okay, so dental... So that's what they cover. So preventative visits are covered at 100%, which is your basic cleaning and checkup once per six months. Uh, X-rays, non-surgical extractions, and fillings are covered at 80% once you pay the \$50 deductible. Things like crowns and braces are not covered.

Speaker speaker_2: Okay. Crowns and braces are not covered. And then for, um, vision. Um, so they did... They basically just cover the copay? Uh, they don't cover anything else from what I'm understanding here?

Speaker speaker_1: So you pay-

Speaker speaker_2: So the h-

Speaker speaker_1: ... with the vision. With the vision it's different. You pay the copay of \$10, \$25, um, for that, those services, and then the annual allowance that they pay for either frames or lenses is 130.

Speaker speaker_2: Okay. 130. Okay. I'm just trying to see if I have anything else. So on the, um, on the regular, if we go to Insure Plus... Um, so f- for... If I were to go to, I guess, like a dermatologist, because I can't find anything in here. Is that... Is there... Is that clarified in this document?

Speaker speaker_1: No, it's actually not. Um, dermatologist, I believe, is more like a specialty visit. Um, and I'm not sure if they cover it or if that's something you have to get approved before. I could transfer you to the insurance carrier so they can clear that for... clarify that for you. But it's not something that's on the... on the PDF.

Speaker speaker_2: Okay. Um, hmm, let me just see if I have any more questions before you transfer me. Um, so just... Okay. So if we go into additional insurance, hospital, emergency room, physician's office. So if they cover 250, is this per day or is per appointment? How, how does this work?

Speaker speaker_1: That, uh, would be an- another question for the insurance carrier because, um, it... like I said it... or like you see it doesn't specify exactly.

Speaker speaker_2: Okay. Okay, then I, I guess you can just transfer me then. Thanks.

Speaker speaker_1: All right. Thank you so much for calling. You have a great day.

Speaker speaker_2: Yep. You too. Bye.