

Transcript: Pearl

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Hi, good morning. Good morning. Thank you for calling Benefits in a Card. My name is Pearl. Hello. Who may the hell could I be speaking with? K. Pierre. And how can I assist you? Um, I was trying to register for my insurance. Uh, they told me today was the day that I could, uh, register. Okay. What's the name of the staffing agency you work for? Cards and Staffing. And the last four digits of your social? 9966. All righty. And if you can verify your address and date of birth. 167... 16734 New Light Bend. 77095. And you said verify what? Um, your date of birth. Oh, 7/3/96. All righty. And what is the city and state? Houston, Texas. All righty. And your number for the rest 346-673-5250? Yes, ma'am. And have you emailed your address kjpierre73@gmail.com? Yes, ma'am. All right. Your company is in open enrollment. Um, what... Do you know what your one issue rule is today? Uh, dental. Just dental? Uh, what- what all do you guys have? What's the options you guys have? Dental, vision, medical, um, term like, which is your life insurance, critical illness, group accident, which is additional coverage to medical, preventative health, which we are enro- included, uh, behavioral and mental health, and identity theft protection. Uh, you can just give me, um, the dental right now. Okay. And is the coverage for just yourself? Yes. Okay. So that makes your weekly deductions \$3.64. \$3.64 every check? Yes, sir. Okay. And do you know how much, um, how much my policy is? The way I can- I can use at the dentist? Um, so for your preventative visits, which is your basic cleanings and checkups, it's once per six months covered at 100%. Your non-surgical extractions, fillings, and x-rays are covered at 80% after you pay the \$50 deductible. And things like crowns and braces are not covered. And this plan pays up to, um, \$500 a year. Okay. You said... Well, what you said... What was, um, added on there? I didn't hear you the second part. I heard the crown and deductible wasn't. Um, I'm, I'm not sure what you mean about adding. No, I said what did you... I know the crown and deductible wasn't on there. Well, I was saying what all was on there? I didn't hear what you said. What policy does it cover? Policy cards? Okay, so preventative visits are covered 100%, which is your basic cleaning and checkups once per six months. Right. X-rays, non-surgical extractions, and fillings are covered at 80% after you pay the \$50 deductible. And things like crowns and braces are not covered. So, how would I get that to be covered? I can't get that to be covered? No, sir. There's no plan that has that coverage. Okay. So fillings and extractions- And this plan- ... is covered at 80%? Mm-hmm. Okay. And then this plan is under an IRS regulation called Section 125, meaning if it is not company open enrollment or you have a qualified life event occur, you cannot cancel or change this plan. Okay. It does take one to two weeks for the staffing agency to start making deductions. Once they do, the following Monday you become active. And then later that week, you'll receive your dental card in the mail. Okay. Do you have any questions? No. All righty. Thank you so much for calling. You have a great

day.

Conversation Format

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

Speaker speaker_1: Hi, good morning. Good morning. Thank you for calling Benefits in a Card. My name is Pearl.

Speaker speaker_2: Hello.

Speaker speaker_1: Who may the hell could I be speaking with?

Speaker speaker_2: K. Pierre.

Speaker speaker_1: And how can I assist you?

Speaker speaker_2: Um, I was trying to register for my insurance. Uh, they told me today was the day that I could, uh, register.

Speaker speaker_1: Okay. What's the name of the staffing agency you work for?

Speaker speaker_2: Cards and Staffing.

Speaker speaker_1: And the last four digits of your social?

Speaker speaker_2: 9966.

Speaker speaker_1: All righty. And if you can verify your address and date of birth.

Speaker speaker_2: 167... 16734 New Light Bend. 77095. And you said verify what?

Speaker speaker_1: Um, your date of birth.

Speaker speaker_2: Oh, 7/3/96.

Speaker speaker_1: All righty. And what is the city and state?

Speaker speaker_2: Houston, Texas.

Speaker speaker_1: All righty. And your number for the rest 346-673-5250?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: And have you emailed your address kjpierre73@gmail.com?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: All right. Your company is in open enrollment. Um, what... Do you know what your one issue rule is today?

Speaker speaker_2: Uh, dental.

Speaker speaker_1: Just dental?

Speaker speaker_2: Uh, what- what all do you guys have? What's the options you guys have?

Speaker speaker_1: Dental, vision, medical, um, term like, which is your life insurance, critical illness, group accident, which is additional coverage to medical, preventative health, which we are enro- included, uh, behavioral and mental health, and identity theft protection.

Speaker speaker_2: Uh, you can just give me, um, the dental right now.

Speaker speaker_1: Okay. And is the coverage for just yourself?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. So that makes your weekly deductions \$3.64.

Speaker speaker_2: \$3.64 every check?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Okay. And do you know how much, um, how much my policy is? The way I can- I can use at the dentist?

Speaker speaker_1: Um, so for your preventative visits, which is your basic cleanings and checkups, it's once per six months covered at 100%. Your non-surgical extractions, fillings, and x-rays are covered at 80% after you pay the \$50 deductible. And things like crowns and braces are not covered. And this plan pays up to, um, \$500 a year.

Speaker speaker_2: Okay. You said... Well, what you said... What was, um, added on there? I didn't hear you the second part. I heard the crown and deductible wasn't.

Speaker speaker_1: Um, I'm, I'm not sure what you mean about adding.

Speaker speaker_2: No, I said what did you... I know the crown and deductible wasn't on there. Well, I was saying what all was on there? I didn't hear what you said. What policy does it cover?

Speaker speaker_1: Policy cards? Okay, so preventative visits are covered 100%, which is your basic cleaning and checkups once per six months.

Speaker speaker_2: Right.

Speaker speaker_1: X-rays, non-surgical extractions, and fillings are covered at 80% after you pay the \$50 deductible. And things like crowns and braces are not covered.

Speaker speaker_2: So, how would I get that to be covered? I can't get that to be covered?

Speaker speaker_1: No, sir. There's no plan that has that coverage.

Speaker speaker_2: Okay. So fillings and extractions-

Speaker speaker_1: And this plan-

Speaker speaker_2: ... is covered at 80%?

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay.

Speaker speaker_1: And then this plan is under an IRS regulation called Section 125, meaning if it is not company open enrollment or you have a qualified life event occur, you cannot cancel or change this plan.

Speaker speaker_2: Okay.

Speaker speaker_1: It does take one to two weeks for the staffing agency to start making deductions. Once they do, the following Monday you become active. And then later that week, you'll receive your dental card in the mail.

Speaker speaker_2: Okay.

Speaker speaker_1: Do you have any questions?

Speaker speaker_2: No.

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