

Transcript: VICTORIA

Taylor-5140603995340800-4642476171378688

Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Yes, um, I work for WSI in Battle Creek, Michigan and I just signed up for some, um, for their insurance on dental. Okay. Okay. Am I in records? I- I'm looking and seeing. Is it Workforce Strategies that you're with? Yes, yes. Okay. WSI, mm-hmm. And the last four of your Social? 0054. Okay. And your first and last name? Jose Garcia Junior. All right. Do you mind verifying your address and date of birth? Yes. Yes, 85563- 355 Lakeview Avenue. 353. Gosh. Did I say 353? Gosh, I'm dumbfounded about my phone number all of a sudden, my address. 353. No worries. Well, uh, it's embarrassing. I mean, uh, I'm- I'm going through all kinds of papers right now, a lot of different things and- I get the same way. ... I'll have to- It's- it's okay. Yeah, 353. Okay. And is it Battle Creek? Yes. Okay. That's spelled wrong in our system. Let me... Okay. And then 49015? 49015. Mm-hmm. Gotcha. And, I'm sorry, your date of birth? Eight- uh, August 5th, 1956. Okay. All right, and then phone number 269-358-6296. 6296, correct. Okay. And what can I help you with? Okay. I just wanted to find out my dental plan, um, the name of, um, my insurance and my... Is it ID card? Not group? What is when they, when you go to the dentist, uh, they ask for the name of the company, of course, and then is it the group number? So, the actual ID card and your policy information, we won't have access to that until the coverage is actually active. Okay. Um, the name of the insurance carrier for, uh, dental, let's see. Give me one second. Mm-hmm. Okay. Okay, so the name of the insurance carrier for dental is gonna be American Public Life. Let me write this down real quick, okay? Sure. American... American Public Life. Life. Yes. Uh-huh. Okay. American Public Life. Okay, I got that. American Public Life. And then I want to say the name of the network that you need to stay within is Carrington. Carrington, okay. So, um... Mm-hmm. I have a website that you can go onto or a phone number that you can call and they can either help you find a provider or verify if your provider's in-network for that as well. Okay. Um, for some reason my pen is, got water in it somehow or another, um. Okay, so the number is... Excuse me . The phone number for that is gonna be, uh, to find a in-network provider, it's gonna be- Mm-hmm. ... 800-290-0523. Now, you may not be able to use that until your coverage is active, because I would assume they would have to pull you up in their systems. Uh-huh. And your coverage is not active yet, so you might have to wait. But if you- How long does that take? Yeah, so after you enroll, it can take about one to two weeks for the enrollment to be processed through your payroll department, and then- Uh-huh. ... coverage would start the following Monday of your first payroll deduction. Okay. So- So- ... in other words, I don't have an insurance until two weeks, approximately two weeks or so? For coverage- Yeah. ... for the dental. You might not even see your first deduction being made out of your check until two weeks, and then coverage starts that following Monday. Okay. Can you tell me- Up to three weeks. Uh-huh. So- so can you tell me, um, you can't tell me anything about the dental plan then, right? Um,

let me see. Because I- I did sign up for that. I'm not sure what it costs, um, I don't have any figures that I'm looking at, but information, let's see. Give me just one second. Uh-huh. Or even the- the date that I applied for it. I don't think it's been that long, but what I'm doing right now, I have plans to do some dental work and I- I'm cared with this, um, Blue Care network, that's who's, um, taking charge, um, making my payments and arrangements. But if I have extra insurance, dental insurance with WSI, I'm thinking that maybe they'll s- t- um, cover a small cov- um, amount or something like that, you know? So, what I know about the, the dental plan that you have through- Mm-hmm. ... us, um, it is very basic. So, it's, it's not gonna cover any major w- dental work like crowns or orthodontics. Right. Uh- Um, but it does cover, like, your preventative services at 100%. Mm-hmm. Um, and then basic services, uh, like crown... or I'm sorry, like fillings and extractions at- Uh-huh. ... 80%. One she needs- Okay. ... \$50 deductible. Mm-hmm. Um, and what it pays out a- annually is gonna be \$750. Oh. Okay. All right then. I guess that tells me a lot. It sounds like... I have, um, insurance with, um, with the railroad too and they, they don't... Their dental plan sucks. They don't they don't cover very much either, but okay. All right then. Um, does it show when I signed up for it, ma'am? Let me double check. I know it was recent, but I just wanted... I waited. Yeah. It looks like... if I'm looking at this right, you enrolled on the 24th of March. So, that- Oh. ... would be- One week. Last Monday. Uh-huh. Oh, okay. One week. All righty. Um, all right then. And I appreciate all the information. I, I guess I'll, um- Yes, sir. A- as long as it doesn't cover that much, um, I don't think it's that important that I even mention dental insurance with you guys, or with WSI, I mean. Okay. Well, i- thanks for the information. I appreciate it. Yes, sir. You have a wonderful day. All right. Yes, you too. Thank you. Bye. Thank you. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits on a Card. This is Victoria. How can I help you?

Speaker speaker_1: Yes, um, I work for WSI in Battle Creek, Michigan and I just signed up for some, um, for their insurance on dental.

Speaker speaker_0: Okay.

Speaker speaker_1: Okay. Am I in records?

Speaker speaker_0: I- I'm looking and seeing. Is it Workforce Strategies that you're with?

Speaker speaker_1: Yes, yes.

Speaker speaker_0: Okay.

Speaker speaker_1: WSI, mm-hmm.

Speaker speaker_0: And the last four of your Social?

Speaker speaker_1: 0054.

Speaker speaker_0: Okay. And your first and last name?

Speaker speaker_1: Jose Garcia Junior.

Speaker speaker_0: All right. Do you mind verifying your address and date of birth?

Speaker speaker_1: Yes. Yes, 85563- 355 Lakeview Avenue. 353. Gosh. Did I say 353? Gosh, I'm dumbfounded about my phone number all of a sudden, my address. 353.

Speaker speaker_0: No worries.

Speaker speaker_1: Well, uh, it's embarrassing. I mean, uh, I'm- I'm going through all kinds of papers right now, a lot of different things and-

Speaker speaker_0: I get the same way.

Speaker speaker_1: ... I'll have to-

Speaker speaker_0: It's- it's okay.

Speaker speaker_1: Yeah, 353.

Speaker speaker_0: Okay. And is it Battle Creek?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay. That's spelled wrong in our system. Let me... Okay. And then 49015?

Speaker speaker_1: 49015. Mm-hmm.

Speaker speaker_0: Gotcha. And, I'm sorry, your date of birth?

Speaker speaker_1: Eight- uh, August 5th, 1956.

Speaker speaker_0: Okay. All right, and then phone number 269-358-6296.

Speaker speaker_1: 6296, correct.

Speaker speaker_0: Okay. And what can I help you with?

Speaker speaker_1: Okay. I just wanted to find out my dental plan, um, the name of, um, my insurance and my... Is it ID card? Not group? What is when they, when you go to the dentist, uh, they ask for the name of the company, of course, and then is it the group number?

Speaker speaker_0: So, the actual ID card and your policy information, we won't have access to that until the coverage is actually active.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, the name of the insurance carrier for, uh, dental, let's see. Give me one second.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Okay. Okay, so the name of the insurance carrier for dental is gonna be American Public Life.

Speaker speaker_1: Let me write this down real quick, okay?

Speaker speaker_0: Sure.

Speaker speaker_1: American...

Speaker speaker_0: American Public Life.

Speaker speaker_1: Life.

Speaker speaker_0: Yes. Uh-huh.

Speaker speaker_1: Okay.

Speaker speaker_0: American Public Life.

Speaker speaker_1: Okay, I got that. American Public Life.

Speaker speaker_0: And then I want to say the name of the network that you need to stay within is Carrington.

Speaker speaker_1: Carrington, okay.

Speaker speaker_0: So, um...

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: I have a website that you can go onto or a phone number that you can call and they can either help you find a provider or verify if your provider's in-network for that as well.

Speaker speaker_1: Okay. Um, for some reason my pen is, got water in it somehow or another, um. Okay, so the number is...

Speaker speaker_0: Excuse me . The phone number for that is gonna be, uh, to find a in-network provider, it's gonna be-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... 800-290-0523. Now, you may not be able to use that until your coverage is active, because I would assume they would have to pull you up in their systems.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: And your coverage is not active yet, so you might have to wait. But if you-

Speaker speaker_1: How long does that take?

Speaker speaker_0: Yeah, so after you enroll, it can take about one to two weeks for the enrollment to be processed through your payroll department, and then-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... coverage would start the following Monday of your first payroll deduction.

Speaker speaker_1: Okay. So-

Speaker speaker_0: So-

Speaker speaker_1: ... in other words, I don't have an insurance until two weeks, approximately two weeks or so? For coverage-

Speaker speaker_0: Yeah.

Speaker speaker_1: ... for the dental.

Speaker speaker_0: You might not even see your first deduction being made out of your check until two weeks, and then coverage starts that following Monday.

Speaker speaker_1: Okay. Can you tell me-

Speaker speaker_0: Up to three weeks.

Speaker speaker_1: Uh-huh. So- so can you tell me, um, you can't tell me anything about the dental plan then, right?

Speaker speaker_0: Um, let me see.

Speaker speaker_1: Because I- I did sign up for that. I'm not sure what it costs, um, I don't have any figures that I'm looking at, but information, let's see.

Speaker speaker_0: Give me just one second.

Speaker speaker_1: Uh-huh. Or even the- the date that I applied for it. I don't think it's been that long, but what I'm doing right now, I have plans to do some dental work and I- I'm cared with this, um, Blue Care network, that's who's, um, taking charge, um, making my payments and arrangements. But if I have extra insurance, dental insurance with WSI, I'm thinking that maybe they'll s- t- um, cover a small cov- um, amount or something like that, you know?

Speaker speaker_0: So, what I know about the, the dental plan that you have through-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... us, um, it is very basic. So, it's, it's not gonna cover any major w- dental work like crowns or orthodontics.

Speaker speaker_1: Right. Uh-

Speaker speaker_0: Um, but it does cover, like, your preventative services at 100%.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, and then basic services, uh, like crown... or I'm sorry, like fillings and extractions at-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... 80%. One she needs-

Speaker speaker_1: Okay.

Speaker speaker_0: ... \$50 deductible.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, and what it pays out a- annually is gonna be \$750.

Speaker speaker_1: Oh. Okay. All right then. I guess that tells me a lot. It sounds like... I have, um, insurance with, um, with the railroad too and they, they don't... Their dental plan sucks. They don't they don't cover very much either, but okay. All right then. Um, does it show when I signed up for it, ma'am?

Speaker speaker_0: Let me double check.

Speaker speaker_1: I know it was recent, but I just wanted... I waited.

Speaker speaker_0: Yeah. It looks like... if I'm looking at this right, you enrolled on the 24th of March. So, that-

Speaker speaker_1: Oh.

Speaker speaker_0: ... would be-

Speaker speaker_1: One week.

Speaker speaker_0: Last Monday. Uh-huh.

Speaker speaker_1: Oh, okay. One week. All righty. Um, all right then. And I appreciate all the information. I, I guess I'll, um-

Speaker speaker_0: Yes, sir.

Speaker speaker_1: A- as long as it doesn't cover that much, um, I don't think it's that important that I even mention dental insurance with you guys, or with WSI, I mean. Okay. Well, i- thanks for the information. I appreciate it.

Speaker speaker_0: Yes, sir. You have a wonderful day.

Speaker speaker_1: All right. Yes, you too. Thank you. Bye.

Speaker speaker_0: Thank you. Bye-bye.