

Transcript: VICTORIA

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Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi. How are you doing today? Good. How are you? Pretty good. Um, I wanted to see how the dental plan part worked. Um, I only wanted to try to see what that would cost, um, because I get insurance from, uh, for, uh, the health and all that. So, um, I'm a worker with OnTrack. Okay. And, uh, let me pull up your file. What's the last four of your Social? 1291. All right. And your first and last name, again? Monica E. Brown. Gotcha. Phone number, uh, is 247-7439? That is correct. And do you mind, uh, verifying your address and date of birth? 805 Cotton Creek Circle, Arlington, Texas 76011. And what date of birth? Apartment, apartment, Apartment 1016. My date of birth is 11-27-61. Gotcha. And then email is pumkin3327@yahoo.com? Correct. All right. Let's see. You just had questions about dental. Is that right? Yeah. All I really needed was maybe like a dental plan. Um, I don't need it even for the eye, uh, either. Uh, I just need it for the d- dental. And I wanted to know, uh, for one person, how much it would be, be coming out my check and if it's weekly or every two weeks, you know, for the dental plan and how does it work? That's basically all, all I wanted to know. So I know the dental policy we offer is very basic. Um, it covers your preventative dental services at 100%. And then some- What is that, like regular cleanings or something like that? Like the preventative cleanings and stuff like that. Yes, ma'am. Mm-hmm. Um, and then it covers your basic dental work like fillings and extractions at 80%- Mm-hmm. ... once you meet the \$50 deductible. But this plan is not gonna cover any major dental work like crowns, orthodontists unfortunately. Mm-hmm. Um, and what you would pay is weekly for employee only, it's \$3.63 a week. Mm-hmm. Um, and how lo- how long does this, um, \$3 weekly, so that'll be a total of what for, for monthly? Um, let's see. So \$3.63 times 4 is \$14.52. That's what you would pay monthly. And that's for, like, fillings or, uh, a poo- a tooth pull or what? Yeah, so again, your preventative services are 100% covered and then basic dental work like fillings and normal extractions at 80% once you meet the \$50 deductible. Okay. Now, like, to have a tooth pulled- Mm-hmm. ... uh, that's, that's in, that's ca- up under what? Extractions or what? Yes, ma'am. That's what extraction means. And they'll pay u- they'll pay what, you said 100 or 80%? Not 100. It's 80% once you meet the \$50 deductible. Like, once I pay the \$50 deductible, then it... Okay. So it- So you pay the \$50 deductible. Uh-huh. And then the insurance is gonna pay 80% of that extraction. Okay. Is it always a \$50 deductible, like, for each, like se- they doing... each time if they have to pull a tooth or something? Is that what you're saying? And then y'all pay 80% of the other part? Is that what you're saying? To my- I- ... to my understanding, a deductible is a one-time thing. That's what I thought. So what you're paying, I di- But I just want to make... I just want to make sure, you know. Yeah. Because sometimes, yeah, I know you said it's a deductible, but I just wanted to make sure. Okay. Okay. So, so it's b- so once I pay that deductible right off, that deductible, it lasts for, uh, what, a year or whatever when it

gets renewed or what? No. That, that... Okay, so let me just explain. We are just your administrators. We're not the actual insurance company. The information I have does not specify on that. I would assume that's the case, but that might be something you have to verify with the actual insurance carrier, American Public Life. The information- Okay. The information you... Mm-hmm. Yeah. I'm listening, baby. You, the information is what now? So basically, what I'm trying to explain is th- the information I have is what's on the benefits guide. It does not specify if that deductible is yearly or not. So I don't want to give you an answer and it be wrong. That, I would verify with the carrier, which is American Public Life. And they don't be open. They closed now. They only be open what timeframe? Um, I'm not... I'm actually not too sure of their hours. Let me see if I can find out. Let me see. American. I'm gonna write this down, too. The, uh... because I think, uh, mm-hmm. So anything like bridges... I highly doubt that will be covered to be honest with you. Mm-hmm. What about a plate? A toothache? Yeah, I don't... I don't think any of that's going to be covered because to my knowledge any type of major dental services just like crowns or orthodontists, it's not covered. Um, but again that's something you are probably going to have to verify with the carrier. Um, I just... I am assuming since they don't cover crowns or orthodontists they're probably not going to cover that. Um, but it looks like their hours is Monday through Friday 7:00 AM to 6:00 PM. Mm-hmm. Yeah let me um... yeah so they just like uh if you... It's basically your teeth have to be in... What I'm getting, your teeth have to be in pretty good shape for the most part because even if they pull a tooth, let's say they pull a tooth and uh that's the only thing that's probably good for um, you know, uh, when it come down to uh pulling the tooth and stuff and fills and stuff like that. Uh once... you know but you... and it's so... it's funny that they don't tell you if the deductible a- a- a one time cost or- I would assume so. Just what I know about deductibles just my basic knowledge of it is that a deductible is usually a one-time fee. Mm-hmm. That's what you have to pay in order to receive a certain amount of, you know, coverage. So I... It's not like a co-pay, it's completely different from a co-pay. Mm-hmm from a co-pay. And then um the uh... And then they don't tell you... I- it's not in there about how long this coverage is. It's not, uh, uh or like if you wanted to cancel this coverage. You know like if you got it and you can't- So this coverage... This coverage is only as good as long as you are working through On Track Staffing. Mm-hmm. When you stop working with On Track Staffing you can temporarily continue benefits with us for up to four weeks. Mm-hmm. But eventually on the fifth week of not receiving a payroll deduction any plans that are- Mm-hmm. ... eligible for COBRA we'll roll over to COBRA and that's the only way to continue it from there. So like I said essentially this is just as long as you're with a staffing agency. Understanding. Understanding. And where um is a certain um uh places that have to be? Where you go- Are you talking about staying in network? Yeah mm-hmm do you have to stay in your network? Yes. Or you can go? Okay so it has to be- Yeah. Um okay um do they... Uh like um... I'ma get the 800 number and uh because like you said they'll probably uh explain much uh even more deeper in depth like you was saying so- Yes but if you're wanting more detailed information I actually have a num- two phone numbers to give to you because the normal customer service line is not going to be able to answer questions unless you have an active policy with them. Mm-hmm. So if you are wanting to figure all this out before enrolling and your coverage is active so I'm gonna give you two phone numbers. Are you ready to take those down? Yeah that's what I was getting ready to get my uh... Uh do you see what is my date, the last date that I have to uh... Because I think it says something about when you get about four checks or something or something

like that. You have until the 14th of May to enroll. Oh okay good I'm glad you let me know that okay let me get these two numbers I'ma write them down right now. Okay 14 of May and uh enroll okay okay what's the two numbers uh the one that... I want... yeah okay yes once... the numbers you give me just tell me um what one that I can get like um actual name under in depth- It's going to be for either or it's just who's available for you so the first number is going to be for a representative by the name of Delicia her phone number is 601-936-3290 if she doesn't answer then you can try reaching out to Sandra her phone number is going to be 601-936-3287. Okay and um what's the name of this dental insurance now American Public Life.... Public Life. Okay. Okay, and, um, now these two numbers are the, they work, uh, they work under American Public Life? Yes, ma'am. They're two different representatives at American Public Life. The only difference between them and the regular customer service line is, again, the regular customer service line can only pull up information for your employer if you have an active policy. So, the reason why I gave you the number for Delicia and Sandra is because they're the representatives assigned to answering questions before anyone is enrolled into coverage. To make sure that that's what you want. Mm-hmm. Right. Mm-hmm. Okay. Okay. And, uh, and what's that total that they'll, they will be taking out of mine? So, if you're wanting to do it for employee only, it's \$3.63 a week. And monthly that would come out to a total of \$14.52. Monthly, okay. Okay. And so they, they can have it coming out just one check monthly or it can be divided- No, ma'am. I'm sorry. I know you asked about the, the estimate monthly cost, that's why I provided the, the monthly cost for you, what it would, what it's gonna cost you a month- Oh, okay. So, it would be 72.50- ... but it's taken out weekly. Yes, ma'am. Weekly. Okay, okay. O- o- okay. Okay, uh, I appreciate that and, um, American Public Life name of it. Mm-hmm. Okay. Now, um, do y'all have, so y'all do have, um... What you call that? 12 000. Do y'all have, um... It's in y'all, uh, what you call that? I forgot the word. The, um, as far as picking certain dentist people. Y'all have y'all... Yes, ma'am. So for, for this plan you have to stay within network. Now, that is also something that you have to wait until the coverage is active to do that because there's not a way for them to pull you up in their systems until your coverage is active. Um... Mm-hmm. But I believe the name of the network is Carrington. So if you already have a dental provider, if you're trying to figure that out beforehand, you can just call up the provider and ask if they're within the Carrington network. Okay, Carrington is like... You're talking about where... Carrington, Texas? No, ma'am. Carrington is the name of the network of doctors you have to stay with them. It's not- Oh, okay. Yeah. Okay. And all of this information will be on your ID card once the coverage is active and you receive that ID card. Okay. Okay. But that's after you've even paid for it, isn't it? Uh, but they'd probably be a- a- answer that better, the two ladies, you know, 'cause I would like to- I mean, they're gonna tell you the same thing. The on- the only reason why... So what I'm saying though is, if you were to call Carrington right now and try to find a provider, they wouldn't be able to help you because you're not enrolled into anything- Gotcha. ... and you don't have an active policy. And see what I would wanna know is- So that's why I was telling you- Uh-huh. Uh, yeah. That's why, that's why I was telling you if- I was asking... Okay. Yeah, but what I was asking was like, uh... Okay. I did want to enroll and then I'm sure that they're probably gonna have a network for Arlington, Arlington, Texas. No matter what state you- Yes, ma'am. The name of the network is Carrington. That's the name of the network of doctors you have to stay within. It's not based on your location. That is the, the network for dental, Carrington. Oh, okay. Yeah. So let me ask you a question. What if it's not a network in

the city I'm in? But it's gotta be. Oh. Okay. So to, to my knowledge the network has nothing to do with an actual city. I, I don't... I, I haven't heard of any, uh, any cities or states not having access to it. It's either they are within the Carrington network or they're not. If they're not, then you wouldn't be covered with them. Gotcha. So- Yeah, because I, I tell you exactly this. Here's what you can do, because you... Right. So here's what you can do because you, you're not enrolled currently and you're trying to find this information before getting enrolled, which is understandable. So you can call around to whoever you want to that's a dentist and ask if they are in the Carrington network. Okay. They should be able to tell you yes or no. Mm-hmm. Okay. Okay. So I would have to do that in order to... Uh, y- you know, I would have to, uh... Be- uh, yeah. Because... Okay. 'Cause if I get enrolled, you c- uh, that's, uh, a question I probably gotta ask them. If I get enrolled and decide, okay, this is not... They're not working in my area of network, once I get enrolled you just can't come out of it if you feel like-Yes, you can actually and it's not something American Public Life can answer 'cause they don't handle any type of... anything to do with the actual enrollment. So if you decide that this policy is no longer working for you, then you would call us back because we're responsible for getting you enrolled, making changes to your enrollment if you're eligible and canceling if you're eligible. Gotcha. Now the good thing is there is no restrictions on canceling the dental. So yes, if you decide you want to cancel, you can cancel. However, I will say, cancellation, enrollment, any type of change that is made to the enrollment is not going to take place immediately. It takes about one to two weeks for any change, enrollment, cancellation to be processed through your payroll. So if you call us and you want to cancel, we'll then put in a request to have it canceled for you but there is a possibility you would see one to two more payroll deductions. And if you did, it would provide the coverage until your payroll department processes the cancellation on their end. Yeah, because of the fact it's still in effect. That's what you're saying, that they would have to still, you know, being that they still taking it out within one to two weeks, you know. Is that what you're saying? That if I decide... and let's say it takes one to two weeks, they are still taking it out, it still would cover that up until that time, you know, the ca- that it actually stops. Is that what you're saying? So what I'm saying is whenever you enroll, whenever you make a change, whenever you cancel, it takes one to two weeks for any enrollment to go through, any change to your enrollment or any cancellation. Takes about one to two weeks for that to be processed through your payroll. Mm-hmm. During that one to two week period, you may experience one to two more payroll deductions. If you do, of course, the coverage you are paying for you will be able to use until your payroll has processed the cancellation on their end. Mm-hmm. Yeah, that makes sense because they said it, they still charging you. That's basically what I was asking but yeah, that makes sense and fair. Otherwise they would have to, to credit it back, you know, from the date that you... and all that stuff there. So that makes sense. Okay. All right. Okay. Um, well, I thank you for telling me that and you be blessed and have a good evening. You too. Have a wonderful night. Bye-bye. 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: Hi. How are you doing today?

Speaker speaker_0: Good. How are you?

Speaker speaker_1: Pretty good. Um, I wanted to see how the dental plan part worked. Um, I only wanted to try to see what that would cost, um, because I get insurance from, uh, for, uh, the health and all that. So, um, I'm a worker with OnTrack.

Speaker speaker_0: Okay. And, uh, let me pull up your file. What's the last four of your Social?

Speaker speaker_1: 1291.

Speaker speaker_0: All right. And your first and last name, again?

Speaker speaker_1: Monica E. Brown.

Speaker speaker_0: Gotcha. Phone number, uh, is 247-7439?

Speaker speaker_1: That is correct.

Speaker speaker_0: And do you mind, uh, verifying your address and date of birth?

Speaker speaker_1: 805 Cotton Creek Circle, Arlington, Texas 76011.

Speaker speaker_0: And what date of birth?

Speaker speaker_1: Apartment, apartment, Apartment 1016. My date of birth is 11-27-61.

Speaker speaker_0: Gotcha. And then email is pumkin3327@yahoo.com?

Speaker speaker_1: Correct.

Speaker speaker_0: All right. Let's see. You just had questions about dental. Is that right?

Speaker speaker_1: Yeah. All I really needed was maybe like a dental plan. Um, I don't need it even for the eye, uh, either. Uh, I just need it for the d- dental. And I wanted to know, uh, for one person, how much it would be, be coming out my check and if it's weekly or every two weeks, you know, for the dental plan and how does it work? That's basically all, all I wanted to know.

Speaker speaker_0: So I know the dental policy we offer is very basic. Um, it covers your preventative dental services at 100%. And then some-

Speaker speaker_1: What is that, like regular cleanings or something like that?

Speaker speaker_0: Like the preventative cleanings and stuff like that. Yes, ma'am.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, and then it covers your basic dental work like fillings and extractions at 80%-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... once you meet the \$50 deductible. But this plan is not gonna cover any major dental work like crowns, orthodontists unfortunately.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: Um, and what you would pay is weekly for employee only, it's \$3.63 a week.

Speaker speaker_1: Mm-hmm. Um, and how lo- how long does this, um, \$3 weekly, so that'll be a total of what for, for monthly?

Speaker speaker_0: Um, let's see. So \$3.63 times 4 is \$14.52. That's what you would pay monthly.

Speaker speaker_1: And that's for, like, fillings or, uh, a poo- a tooth pull or what?

Speaker speaker_0: Yeah, so again, your preventative services are 100% covered and then basic dental work like fillings and normal extractions at 80% once you meet the \$50 deductible.

Speaker speaker_1: Okay. Now, like, to have a tooth pulled-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... uh, that's, that's in, that's ca- up under what? Extractions or what?

Speaker speaker_0: Yes, ma'am. That's what extraction means.

Speaker speaker_1: And they'll pay u- they'll pay what, you said 100 or 80%?

Speaker speaker_0: Not 100. It's 80% once you meet the \$50 deductible.

Speaker speaker_1: Like, once I pay the \$50 deductible, then it... Okay. So it-

Speaker speaker_0: So you pay the \$50 deductible.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: And then the insurance is gonna pay 80% of that extraction.

Speaker speaker_1: Okay. Is it always a \$50 deductible, like, for each, like se- they doing... each time if they have to pull a tooth or something? Is that what you're saying? And then y'all pay 80% of the other part? Is that what you're saying?

Speaker speaker_0: To my-

Speaker speaker_1: I-

Speaker speaker_0: ... to my understanding, a deductible is a one-time thing.

Speaker speaker_1: That's what I thought.

Speaker speaker_0: So what you're paying, I di-

Speaker speaker_1: But I just want to make... I just want to make sure, you know. Yeah. Because sometimes, yeah, I know you said it's a deductible, but I just wanted to make sure.

Speaker speaker_0: Okay. Okay.

Speaker speaker_1: So, so it's b- so once I pay that deductible right off, that deductible, it lasts for, uh, what, a year or whatever when it gets renewed or what?

Speaker speaker_0: No. That, that... Okay, so let me just explain. We are just your administrators. We're not the actual insurance company. The information I have does not specify on that. I would assume that's the case, but that might be something you have to verify with the actual insurance carrier, American Public Life. The information-

Speaker speaker_1: Okay. The information you... Mm-hmm.

Speaker speaker_0: Yeah.

Speaker speaker_1: I'm listening, baby. You, the information is what now?

Speaker speaker_0: So basically, what I'm trying to explain is th- the information I have is what's on the benefits guide. It does not specify if that deductible is yearly or not. So I don't want to give you an answer and it be wrong. That, I would verify with the carrier, which is American Public Life.

Speaker speaker_1: And they don't be open. They closed now. They only be open what timeframe?

Speaker speaker_0: Um, I'm not... I'm actually not too sure of their hours. Let me see if I can find out.

Speaker speaker_1: Let me see. American. I'm gonna write this down, too. The, uh... because I think, uh, mm-hmm. So anything like bridges...

Speaker speaker_0: I highly doubt that will be covered to be honest with you.

Speaker speaker_1: Mm-hmm. What about a plate? A toothache?

Speaker speaker_0: Yeah, I don't... I don't think any of that's going to be covered because to my knowledge any type of major dental services just like crowns or orthodontists, it's not covered. Um, but again that's something you are probably going to have to verify with the carrier. Um, I just... I am assuming since they don't cover crowns or orthodontists they're probably not going to cover that. Um, but it looks like their hours is Monday through Friday 7:00 AM to 6:00 PM.

Speaker speaker_1: Mm-hmm. Yeah let me um... yeah so they just like uh if you... It's basically your teeth have to be in... What I'm getting, your teeth have to be in pretty good shape for the most part because even if they pull a tooth, let's say they pull a tooth and uh that's the only thing that's probably good for um, you know, uh, when it come down to uh pulling the tooth and stuff and fills and stuff like that. Uh once... you know but you... and it's so... it's funny that they don't tell you if the deductible a- a- a one time cost or-

Speaker speaker_0: I would assume so. Just what I know about deductibles just my basic knowledge of it is that a deductible is usually a one-time fee.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: That's what you have to pay in order to receive a certain amount of, you know, coverage. So I... It's not like a co-pay, it's completely different from a co-pay.

Speaker speaker_1: Mm-hmm from a co-pay. And then um the uh... And then they don't tell you... I- it's not in there about how long this coverage is. It's not, uh, uh or like if you wanted to cancel this coverage. You know like if you got it and you can't-

Speaker speaker_0: So this coverage... This coverage is only as good as long as you are working through On Track Staffing.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: When you stop working with On Track Staffing you can temporarily continue benefits with us for up to four weeks.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: But eventually on the fifth week of not receiving a payroll deduction any plans that are-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... eligible for COBRA we'll roll over to COBRA and that's the only way to continue it from there. So like I said essentially this is just as long as you're with a staffing agency.

Speaker speaker_1: Understanding. Understanding. And where um is a certain um uh places that have to be? Where you go-

Speaker speaker_0: Are you talking about staying in network?

Speaker speaker_1: Yeah mm-hmm do you have to stay in your network? Yes. Or you can go? Okay so it has to be-

Speaker speaker_0: Yeah.

Speaker speaker_1: Um okay um do they... Uh like um... I'ma get the 800 number and uh because like you said they'll probably uh explain much uh even more deeper in depth like you was saying so-

Speaker speaker_0: Yes but if you're wanting more detailed information I actually have a num- two phone numbers to give to you because the normal customer service line is not going to be able to answer questions unless you have an active policy with them.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: So if you are wanting to figure all this out before enrolling and your coverage is active so I'm gonna give you two phone numbers. Are you ready to take those

down?

Speaker speaker_1: Yeah that's what I was getting ready to get my uh... Uh do you see what is my date, the last date that I have to uh... Because I think it says something about when you get about four checks or something or something like that.

Speaker speaker_0: You have until the 14th of May to enroll.

Speaker speaker_1: Oh okay good I'm glad you let me know that okay let me get these two numbers I'ma write them down right now. Okay 14 of May and uh enroll okay okay what's the two numbers uh the one that... I want... yeah okay yes once... the numbers you give me just tell me um what one that I can get like um actual name under in depth-

Speaker speaker_0: It's going to be for either or it's just who's available for you so the first number is going to be for a representative by the name of Delicia her phone number is 601-936-3290 if she doesn't answer then you can try reaching out to Sandra her phone number is going to be 601-936-3287.

Speaker speaker_1: Okay and um what's the name of this dental insurance now American Public Life.... Public Life. Okay. Okay, and, um, now these two numbers are the, they work, uh, they work under American Public Life?

Speaker speaker_0: Yes, ma'am. They're two different representatives at American Public Life. The only difference between them and the regular customer service line is, again, the regular customer service line can only pull up information for your employer if you have an active policy. So, the reason why I gave you the number for Delicia and Sandra is because they're the representatives assigned to answering questions before anyone is enrolled into coverage.

Speaker speaker_1: To make sure that that's what you want. Mm-hmm.

Speaker speaker_0: Right. Mm-hmm.

Speaker speaker_1: Okay. Okay. And, uh, and what's that total that they'll, they will be taking out of mine?

Speaker speaker_0: So, if you're wanting to do it for employee only, it's \$3.63 a week. And monthly that would come out to a total of \$14.52.

Speaker speaker_1: Monthly, okay. Okay. And so they, they can have it coming out just one check monthly or it can be divided-

Speaker speaker_0: No, ma'am. I'm sorry. I know you asked about the, the estimate monthly cost, that's why I provided the, the monthly cost for you, what it would, what it's gonna cost you a month-

Speaker speaker_1: Oh, okay. So, it would be 72.50-

Speaker speaker_0: ... but it's taken out weekly. Yes, ma'am.

Speaker speaker_1: Weekly. Okay, okay. O- o- okay. Okay, uh, I appreciate that and, um, American Public Life name of it. Mm-hmm. Okay. Now, um, do y'all have, so y'all do have, um... What you call that? 12 000. Do y'all have, um... It's in y'all, uh, what you call that? I forgot the word. The, um, as far as picking certain dentist people. Y'all have y'all...

Speaker speaker_0: Yes, ma'am. So for, for this plan you have to stay within network. Now, that is also something that you have to wait until the coverage is active to do that because there's not a way for them to pull you up in their systems until your coverage is active. Um...

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: But I believe the name of the network is Carrington. So if you already have a dental provider, if you're trying to figure that out beforehand, you can just call up the provider and ask if they're within the Carrington network.

Speaker speaker_1: Okay, Carrington is like... You're talking about where... Carrington, Texas?

Speaker speaker_0: No, ma'am. Carrington is the name of the network of doctors you have to stay with them. It's not-

Speaker speaker_1: Oh, okay.

Speaker speaker_0: Yeah.

Speaker speaker_1: Okay.

Speaker speaker_0: And all of this information will be on your ID card once the coverage is active and you receive that ID card.

Speaker speaker_1: Okay. Okay. But that's after you've even paid for it, isn't it? Uh, but they'd probably be a- a- answer that better, the two ladies, you know, 'cause I would like to-

Speaker speaker_0: I mean, they're gonna tell you the same thing. The on- the only reason why... So what I'm saying though is, if you were to call Carrington right now and try to find a provider, they wouldn't be able to help you because you're not enrolled into anything-

Speaker speaker_1: Gotcha.

Speaker speaker_0: ... and you don't have an active policy.

Speaker speaker_1: And see what I would wanna know is-

Speaker speaker_0: So that's why I was telling you-

Speaker speaker_1: Uh-huh. Uh, yeah.

Speaker speaker_0: That's why, that's why I was telling you if-

Speaker speaker_1: I was asking...

Speaker speaker_0: Okay.

Speaker speaker_1: Yeah, but what I was asking was like, uh... Okay. I did want to enroll and then I'm sure that they're probably gonna have a network for Arlington, Arlington, Texas. No matter what state you-

Speaker speaker_0: Yes, ma'am. The name of the network is Carrington. That's the name of the network of doctors you have to stay within. It's not based on your location. That is the, the network for dental, Carrington.

Speaker speaker_1: Oh, okay. Yeah. So let me ask you a question. What if it's not a network in the city I'm in? But it's gotta be.

Speaker speaker_0: Oh. Okay. So to, to my knowledge the network has nothing to do with an actual city. I, I don't... I, I haven't heard of any, uh, any cities or states not having access to it. It's either they are within the Carrington network or they're not. If they're not, then you wouldn't be covered with them.

Speaker speaker_1: Gotcha.

Speaker speaker_0: So-

Speaker speaker_1: Yeah, because I, I tell you exactly this.

Speaker speaker_0: Here's what you can do, because you... Right. So here's what you can do because you, you're not enrolled currently and you're trying to find this information before getting enrolled, which is understandable. So you can call around to whoever you want to that's a dentist and ask if they are in the Carrington network.

Speaker speaker_1: Okay.

Speaker speaker_0: They should be able to tell you yes or no.

Speaker speaker_1: Mm-hmm. Okay. Okay. So I would have to do that in order to... Uh, y-you know, I would have to, uh... Be- uh, yeah. Because... Okay. 'Cause if I get enrolled, you c-uh, that's, uh, a question I probably gotta ask them. If I get enrolled and decide, okay, this is not... They're not working in my area of network, once I get enrolled you just can't come out of it if you feel like-

Speaker speaker_0: Yes, you can actually and it's not something American Public Life can answer 'cause they don't handle any type of... anything to do with the actual enrollment. So if you decide that this policy is no longer working for you, then you would call us back because we're responsible for getting you enrolled, making changes to your enrollment if you're eligible and canceling if you're eligible.

Speaker speaker_1: Gotcha.

Speaker speaker_0: Now the good thing is there is no restrictions on canceling the dental. So yes, if you decide you want to cancel, you can cancel. However, I will say, cancellation, enrollment, any type of change that is made to the enrollment is not going to take place immediately. It takes about one to two weeks for any change, enrollment, cancellation to be processed through your payroll. So if you call us and you want to cancel, we'll then put in a request to have it canceled for you but there is a possibility you would see one to two more

payroll deductions. And if you did, it would provide the coverage until your payroll department processes the cancellation on their end.

Speaker speaker_1: Yeah, because of the fact it's still in effect. That's what you're saying, that they would have to still, you know, being that they still taking it out within one to two weeks, you know. Is that what you're saying? That if I decide... and let's say it takes one to two weeks, they are still taking it out, it still would cover that up until that time, you know, the ca- that it actually stops. Is that what you're saying?

Speaker speaker_0: So what I'm saying is whenever you enroll, whenever you make a change, whenever you cancel, it takes one to two weeks for any enrollment to go through, any change to your enrollment or any cancellation. Takes about one to two weeks for that to be processed through your payroll.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: During that one to two week period, you may experience one to two more payroll deductions. If you do, of course, the coverage you are paying for you will be able to use until your payroll has processed the cancellation on their end.

Speaker speaker_1: Mm-hmm. Yeah, that makes sense because they said it, they still charging you. That's basically what I was asking but yeah, that makes sense and fair. Otherwise they would have to, to credit it back, you know, from the date that you... and all that stuff there. So that makes sense. Okay. All right. Okay. Um, well, I thank you for telling me that and you be blessed and have a good evening.

Speaker speaker_0: You too. Have a wonderful night.

Speaker speaker_1: Bye-bye.

Speaker speaker_0: Bye-bye.