

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in the Card, my name is Stephanie. How can I assist you? Hi, Stephanie. I would like to cancel my service for my, um, BIC. Okay. Um, which staffing agency are you working with? NAU. Okay. And then, what is the last four of your Social? Um, 7156. Okay. For security purposes, could you please verify your address as well as your date of birth? Um, 1007 Picaro Lane, Augusta, Georgia, 30907. And do you want what else? Your date of birth. 8/14/59. Thank you. Is your phone number still 706-627-9846? Yes. Then I have your first name, last name, @icloud.com. Is that up to date? It's lyndalblodgett. Okay. Is it @icloud.com? Yep. Okay. And then, did you wanna cancel some stuff or your entire coverage? Um, well, I know I wanna do the medical, the vision, the, um, dental. What else is there? Um, so you have your MEC stand alone, which is the one that covers your preventative services. That's, that one's \$9.46. Then you have your, um, hospital indemnity plan, which is your Intra+ Basic, that's \$17.39. You have group accident for \$2.04. Dental for \$3.51. Um, let me see. Uh, you have short-term disability for \$4.02. Critical illness- I wanna keep the short term. Okay. And then you have critical illness for \$2.56. Term life for \$2.11. And vision for \$2.15. So you said you wanted to keep short term and what other... Well, what, what's the ter- term life, life term or whatever you said it was? Let me see what benefits it has. That's if something was to happen to you. Um, let me see how much they would receive. So for employee to age 64, they get \$20,000. Spouse- I'm 65 now. Okay, so I believe it decreases. Um, let me see how much though 'cause I know it does decrease with time. Let me just bear mi- verify how much. Give me one second. So your term life is your life insurance, but let me see more details. Okay. Do I still have you on the line? Yeah. Yeah. So at age 65, benefits will re- will reduce by 25% of the original amount. At age 70, the benefits will further reduce by an additional 25% for a total reduction of 50% of the original benefit amount. So let me see how much the original benefit amount for your staffing agency when it comes to term life. So employees to age 64, 20, \$20,000 and it reduces by 20% by the age of 65. And then by the age of 70, it reduces another 20%. So- For a total reduction of 50. So I'm 65 an- and it's originally \$20,000? Mm-hmm. And it would reduce 20% of that? Correct. So it would be, um, what, 16? I believe so. Yes, ma'am. Okay. I'll, I'll, I'll keep that. Okay. And okay, um, you can get rid of the vision, the dental, the, the medical. Mm-hmm. And, okay, that leaves what, after those ones are removed and the two I wanna keep? Let me verify. Sorry. No, you're fine. I had it printed out and I can't find my printout. No, you're fine. Okay, so you wanna get rid of your two medicals? 'Cause you have your Insure Plus Basic, which is the one that will cover, like, doctor visits if sick, hospital visits if injured. Yeah. And then you have medic- I have Medicare now. Oh. So I don't... I won't need those. And then also the preventative one, right? That one's the one that covers most- Correct. Okay. Then, okay, so you search for... That will leave... Okay, what

about dental? Do you wanna keep dental? Or do you wanna opt it out? I'll opt it out. Okay. What about vision? Do you wanna get rid of that one? Yeah, get rid of vision. That also leaves critical illness. Did you wanna leave that one? Um, okay. Critical illness. Would that affect- I can go I- Okay, go ahead. I can go over what it covers. So for critical illness with cancer benefits, the benefit amount is \$5,000. From those \$5,000, if you were to get a heart attack, it would be covered at 100%. From those \$5,000, for a coronary artery bypass surgery, that would be covered at 25%. For permanent damage due to stroke, from those \$5,000, they would cover 100%. Major organ failure would be covered at 100%. End-stage renal failure would be covered at 100%. Permanent paralyzed due to an accidental spinal cord injury would be covered at 100%. Skin cancer, 250 would be covered. And it looks like right now you're paying for that \$2.56. Why don't we go ahead and keep that? I'll keep that one. Okay. And then- That won't affect my Medicare, would it? No. No. Okay. So these are just, um, benefits through your staffing agency. Okay. And then for your... Then that also leaves group accident. Let's see what group accident. So 24-hour group accident, hospital emergency room, they would cover 250. Physician office, they would cover \$50. Emergency dental work, they would cover \$50. Hospital admission, they would cover 250. Daily hospital confinement, they would cover \$100. Intensive care unit, they would cover 200. AD&D; employee up to 15,000, spouse up to 15,000, children up to 7,500. Ambulance, ground or air, they would cover 250. And medical imaging, they would cover \$100. And it looks like you're paying \$2.04 for that. Okay. Um, and that, you know, if I got, if that would just be a standalone, like, and, um, if my Medicare paid for any of that, I would still get that benefit? So, uh, that I'm not really 100% sure 'cause since it doesn't tell me specifically on the guide, I wouldn't be really able to tell you since we're just really the healthcare administrators. I can really just go based off what the guide tells me. Okay. Um... But that one looks like it's \$2.04. Yeah, but if, if it's not, if, you know, if it, if my Medicare pays for and it, you know, it's a waste of \$2 and whatever cents- Mm-hmm. ... each week, you know, it just, uh... It adds up. It doesn't benefit me. Yeah. Um... What is that called? Group accident. 24-hour group accident. Why don't we get rid of that? Okay. So that leaves your short-term disability for \$4.02, term life for \$2.11, critical illness for \$2.56. That's a total of \$8.69. Do you allow these changes to be made? Yes. Okay. And then I do have to let you know that it takes seven to 10 days for any changes to process, so there's a possibility that you still may experience, um, the same deduction that you originally had. Okay. Okay? Because it takes seven to 10 days for any changes to process. But after that, your new deduction would be \$8.69, okay? And it looks like the plans that you selected now, or that la- that you left, um, they don't have, they're not under any of the IRS regulations that the other ones were under. So at any time, let's say in the future, you don't want any of these plans, at any time you can call to cancel them. They don't have that IRS regulations that the other ones that you had did. Okay. Okay. So now you just have to wait for the, those changes to process. So it does take seven to 10 business days for the changes to be processed, so you still may experience one or two deductions with the \$43.24, but nothing passing through you. Okay. Okay? Thank you. Do you have any questions? You're welcome. Did you have any more questions? Nope. And if it, if it doesn't say... In two weeks, um, if it's still taken from my check, I can call you guys up? You can just call us. Yes, ma'am. Okay. And either way, we notate everything, so I'll put all the notes in there. Perfect. All right. Well, I hope you have a great night. You too. Thank you. Thank you.

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 the Card, my name is Stephanie. How can I assist you?

Speaker speaker_2: Hi, Stephanie. I would like to cancel my service for my, um, BIC.

Speaker speaker_1: Okay. Um, which staffing agency are you working with?

Speaker speaker_2: NAU.

Speaker speaker_1: Okay. And then, what is the last four of your Social?

Speaker speaker_2: Um, 7156.

Speaker speaker_1: Okay. For security purposes, could you please verify your address as well as your date of birth?

Speaker speaker_2: Um, 1007 Picaro Lane, Augusta, Georgia, 30907. And do you want what else?

Speaker speaker_1: Your date of birth.

Speaker speaker_2: 8/14/'59.

Speaker speaker_1: Thank you. Is your phone number still 706-627-9846?

Speaker speaker_2: Yes.

Speaker speaker_1: Then I have your first name, last name, @icloud.com. Is that up to date?

Speaker speaker_2: It's lyndalblodgett.

Speaker speaker_1: Okay. Is it @icloud.com?

Speaker speaker_2: Yep.

Speaker speaker_1: Okay. And then, did you wanna cancel some stuff or your entire coverage?

Speaker speaker_2: Um, well, I know I wanna do the medical, the vision, the, um, dental. What else is there?

Speaker speaker_1: Um, so you have your MEC stand alone, which is the one that covers your preventative services. That's, that one's \$9.46. Then you have your, um, hospital indemnity plan, which is your Intra+ Basic, that's \$17.39. You have group accident for \$2.04. Dental for \$3.51. Um, let me see. Uh, you have short-term disability for \$4.02. Critical illness-

Speaker speaker_2: I wanna keep the short term.

Speaker speaker_1: Okay. And then you have critical illness for \$2.56. Term life for \$2.11. And vision for \$2.15. So you said you wanted to keep short term and what other...

Speaker speaker_2: Well, what, what's the ter- term life, life term or whatever you said it was?

Speaker speaker_1: Let me see what benefits it has. That's if something was to happen to you. Um, let me see how much they would receive. So for employee to age 64, they get \$20,000. Spouse-

Speaker speaker_2: I'm 65 now.

Speaker speaker_1: Okay, so I believe it decreases. Um, let me see how much though 'cause I know it does decrease with time. Let me just bear mi- verify how much. Give me one second. So your term life is your life insurance, but let me see more details. Okay. Do I still have you on the line?

Speaker speaker_2: Yeah.

Speaker speaker_1: Yeah. So at age 65, benefits will re- will reduce by 25% of the original amount. At age 70, the benefits will further reduce by an additional 25% for a total reduction of 50% of the original benefit amount. So let me see how much the original benefit amount for your staffing agency when it comes to term life. So employees to age 64, 20, \$20,000 and it reduces by 20% by the age of 65. And then by the age of 70, it reduces another 20%.

Speaker speaker_2: So-

Speaker speaker_1: For a total reduction of 50.

Speaker speaker_2: So I'm 65 an- and it's originally \$20,000?

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: And it would reduce 20% of that?

Speaker speaker_1: Correct.

Speaker speaker_2: So it would be, um, what, 16?

Speaker speaker_1: I believe so. Yes, ma'am.

Speaker speaker_2: Okay. I'll, I'll, I'll keep that.

Speaker speaker_1: Okay.

Speaker speaker_2: And okay, um, you can get rid of the vision, the dental, the, the medical.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: And, okay, that leaves what, after those ones are removed and the two I wanna keep?

Speaker speaker_1: Let me verify.

Speaker speaker_2: Sorry.

Speaker speaker_1: No, you're fine.

Speaker speaker_2: I had it printed out and I can't find my printout.

Speaker speaker_1: No, you're fine. Okay, so you wanna get rid of your two medicals? 'Cause you have your Insure Plus Basic, which is the one that will cover, like, doctor visits if sick, hospital visits if injured.

Speaker speaker_2: Yeah.

Speaker speaker_1: And then you have medic-

Speaker speaker_2: I have Medicare now.

Speaker speaker_1: Oh.

Speaker speaker_2: So I don't... I won't need those.

Speaker speaker_1: And then also the preventative one, right? That one's the one that covers most-

Speaker speaker_2: Correct.

Speaker speaker_1: Okay. Then, okay, so you search for... That will leave... Okay, what about dental? Do you wanna keep dental? Or do you wanna opt it out?

Speaker speaker_2: I'll opt it out.

Speaker speaker_1: Okay. What about vision? Do you wanna get rid of that one?

Speaker speaker_2: Yeah, get rid of vision.

Speaker speaker_1: That also leaves critical illness. Did you wanna leave that one?

Speaker speaker_2: Um, okay. Critical illness. Would that affect-

Speaker speaker_1: I can go I-

Speaker speaker_2: Okay, go ahead.

Speaker speaker_1: I can go over what it covers. So for critical illness with cancer benefits, the benefit amount is \$5,000. From those \$5,000, if you were to get a heart attack, it would be covered at 100%. From those \$5,000, for a coronary artery bypass surgery, that would be covered at 25%. For permanent damage due to stroke, from those \$5,000, they would cover 100%. Major organ failure would be covered at 100%. End-stage renal failure would be covered at 100%. Permanent paralyzed due to an accidental spinal cord injury would be covered at 100%. Skin cancer, 250 would be covered. And it looks like right now you're paying for that \$2.56.

Speaker speaker_2: Why don't we go ahead and keep that? I'll keep that one.

Speaker speaker_1: Okay. And then-

Speaker speaker_2: That won't affect my Medicare, would it?

Speaker speaker_1: No.

Speaker speaker_2: No. Okay.

Speaker speaker_1: So these are just, um, benefits through your staffing agency.

Speaker speaker_2: Okay.

Speaker speaker_1: And then for your... Then that also leaves group accident. Let's see what group accident. So 24-hour group accident, hospital emergency room, they would cover 250. Physician office, they would cover \$50. Emergency dental work, they would cover \$50. Hospital admission, they would cover 250. Daily hospital confinement, they would cover \$100. Intensive care unit, they would cover 200. AD&D; employee up to 15,000, spouse up to 15,000, children up to 7,500. Ambulance, ground or air, they would cover 250. And medical imaging, they would cover \$100. And it looks like you're paying \$2.04 for that.

Speaker speaker_2: Okay. Um, and that, you know, if I got, if that would just be a standalone, like, and, um, if my Medicare paid for any of that, I would still get that benefit?

Speaker speaker_1: So, uh, that I'm not really 100% sure 'cause since it doesn't tell me specifically on the guide, I wouldn't be really able to tell you since we're just really the healthcare administrators. I can really just go based off what the guide tells me.

Speaker speaker_2: Okay. Um...

Speaker speaker_1: But that one looks like it's \$2.04.

Speaker speaker_2: Yeah, but if, if it's not, if, you know, if it, if my Medicare pays for and it, you know, it's a waste of \$2 and whatever cents-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... each week, you know, it just, uh...

Speaker speaker_1: It adds up.

Speaker speaker_2: It doesn't benefit me.

Speaker speaker_1: Yeah. Um...

Speaker speaker_2: What is that called?

Speaker speaker_1: Group accident. 24-hour group accident.

Speaker speaker_2: Why don't we get rid of that?

Speaker speaker_1: Okay. So that leaves your short-term disability for \$4.02, term life for \$2.11, critical illness for \$2.56. That's a total of \$8.69. Do you allow these changes to be made?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. And then I do have to let you know that it takes seven to 10 days for any changes to process, so there's a possibility that you still may experience, um, the same deduction that you originally had.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay? Because it takes seven to 10 days for any changes to process. But after that, your new deduction would be \$8.69, okay? And it looks like the plans that you selected now, or that la- that you left, um, they don't have, they're not under any of the IRS regulations that the other ones were under. So at any time, let's say in the future, you don't want any of these plans, at any time you can call to cancel them. They don't have that IRS regulations that the other ones that you had did.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay. So now you just have to wait for the, those changes to process. So it does take seven to 10 business days for the changes to be processed, so you still may experience one or two deductions with the \$43.24, but nothing passing through you.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay?

Speaker speaker_2: Thank you.

Speaker speaker_1: Do you have any questions? You're welcome. Did you have any more questions?

Speaker speaker_2: Nope. And if it, if it doesn't say... In two weeks, um, if it's still taken from my check, I can call you guys up?

Speaker speaker_1: You can just call us. Yes, ma'am.

Speaker speaker_2: Okay.

Speaker speaker_1: And either way, we notate everything, so I'll put all the notes in there.

Speaker speaker_2: Perfect.

Speaker speaker_1: All right. Well, I hope you have a great night.

Speaker speaker_2: You too. Thank you.

Speaker speaker_1: Thank you.