

## **Transcript: Francesca**

**Baez-4802204687450112-4794757348376576**

### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Car. My name is Francesca. How may I assist you today? Yes, I was calling about, um, the benefits. Um, I wanted to know, um, about the life insurance and the short-term disability. Is that a plan by itself? For which staffing company, ma'am? I'm sorry? For which staffing company, ma'am? Um, MAU. Yes, ma'am. Both the life insurance and the short-term disability are sold separately. The short-term disability does have the requirement of you working 20 hours or more per week to be able to keep the benefit. Um, it has a seven-day elimination period which means that you have up to seven days to get back into those 20 hours per day. The benefit period will be 90 days and it is going to be for the benefit amount of \$650 per month. It will cost you \$4.02 per paycheck for that plan. Okay. That's for the short-term disability? Yes, ma'am. And then for the life sh-... The life insurance term life, it will cover you, the employee itself after the age of 64 for \$20,000. Once you reach 65 that amount is going to decrease by 25% and it'll keep doing so every five years. If you were looking to have the life insurance just for the employee with no dependents it will cost you \$2.11 per paycheck. How much is it with, um, a dependent? If you're getting yourself and spouse it will be \$254 per paycheck. If you were to add yourself and children it would be the same amount, \$254. But if you were to add both of those, dependent and spouse and children, you're looking at \$317 per paycheck. Okay. And you said, what's the coverage amount? \$20,000 up to the age of 64. Oh, \$20,000 up to the age of 64. That's the max? Yes, ma'am. Because once you turn 65 the \$20,000 is going to decrease by 25% and it's going to keep decreasing that 25% every five years. Oh, wow. That's... Okay. And, um, how long does it need for it- How long before it starts? Does it start immediately or do you have to be with the company a certain, um, time? No, ma'am. So for any policy in general to become effective, it usually takes one to two weeks from the processing day for the staffing companies to start making those deductions due to the fact that we do not have access to the paychecks, only the staffing companies do. There are a couple of factors that could delay that one to two week and make it longer, but that is the average time it takes for it to be activated. Okay. What is the accident? Is that included in term life or no? Uh, no, ma'am. Like that- The accident is not included in term life. It will be a separate plan itself. Um, it is however included in two different medical plans that they offer. So it basically provides you emergency coverage. Like, for example, it will cover hospital emergency room for \$250 off the bill, emergency dental work for \$50 off the bill. Um, the physician office is covered at \$50. Hospital admission is covered at \$250 from the bill. Daily hospital confinement is covered at \$100. Intensive care unit for \$200. It does cover the ambulance by ground or air for \$250. Medical imaging's for \$100. And then it has an accidental dismemberment coverage for the employee of up to \$15,000. And those are all the total amount that the insurance will cover, then you'll be responsible for the remaining of the

bill. Oh, okay. Okay. And how much is that one? For employee only it is \$2.04 per paycheck. Is there something I want to spouse and children? If you were putting employee and family, it would be \$4.62 per paycheck. Oh, okay. And is it a certain timeframe on that or is it, it goes into effect, what, one or two weeks as well? All enrollments will be that one to two weeks. Okay. Hm. I'm trying to decide, you know, value. What is the, um, what is the IDX Social Plus? That is Identity Theft Protection. Oh, okay. So will I enroll with you or how would that work? Yes, ma'am. We can process your enrollment. What are the last four of your Social Security account? 9536. And your last name, please? It's Bailey, B-A-I-L-E-Y. To make sure I'm in the right account please verify your mailing address as well as your date of birth. Um, my mailing address, I believe that 44- No, I believe that 1907 William Scott with 30 bills at 30906. All right, and what is the date of birth? 5/30/85. Can I change my address with you or no? Sure thing, ma'am. Let me finish verifying the account and I'll go ahead and change it. I have that contact, 706-535-1701. Uh-huh. And I have your email down as monta2580@gmail.com. Yes, that'll work. And what would you like to change your mailing address to? Um, 414 Church Street, Trenton, South Carolina, 29847. All right, and this is a home, it's not going to be a unit or apartment number, correct? Yes, that's a home. Okay, so you're all set. I'm gonna change it to 414 Church Street, Trenton, South Carolina 29847, correct? Yes. All right, and then which plans would you like me to process your enrollment for? I'm trying to see, 'cause uh, those are health insurance. I don't need any health insurance. Um, I'm trying to decide, 'cause the insurance either comes with those benefits or they sell separate if you were to do, pick a- a plan option. Oh, no, the plans are sold separately. Oh, okay, they're sold separately. Hmm. What's behavior health? That's virtual therapy. You said for special therapy, I don't need that. No, ma'am. Virtual therapy, meaning a video call or a cell phone call. No in-person treatment. Oh. Oh, okay, okay, okay. Okay. Um, I'm trying to decide. You said it was an accident, term life... Critical illness, behavior health. What's critical illness? Critical illnesses are illnesses that usually are not covered by their regular medical policies. For example, the critical illness they offer will cover things like heart attack, major organ failure, or certain cancers. Let's do... Um, let's do term life and you said that's like \$20,000 per person? No, ma'am, for employee only. The employee only will be covered at the \$20,000 up to the age of 64. You said up to the age of 64? Yes, ma'am, because remember I stated previously once you turn 65, it will decrease by 25% and it'll keep doing so every 5 years. So, what are the- what are the income dependents covered at? If you were to put a spouse, that would be covered at \$2,500. If you were to put a child between the age of six months and age 26, you're looking at \$2,500 as well. If you're looking at an infant for 14 days up to six months, that'll be \$500. And how much is for the spouse? \$2,500. Okay. I'm- I'm gonna call back. Let me, let me think about this. Sure thing, ma'am. We're open 8:00 AM to 8:00 PM Monday through Fridays Eastern Time, and your stuff and company's open enrollment period went until the 31st. You said when is it till? 31st. Of June? Yes, ma'am. Oh, open enrollment is always till June? I apologize, ma'am. January 31st, 2025. 013125. Okay, okay. I was gonna say. Okay. Okay, all right, thank you, ma'am. I'll call back. Let me, let me just think about this for a minute. Okay, have a great day. You too. Bye-bye.

## 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 a Car. My name is Francesca. How may I assist you today?

Speaker speaker\_2: Yes, I was calling about, um, the benefits. Um, I wanted to know, um, about the life insurance and the short-term disability. Is that a plan by itself?

Speaker speaker\_1: For which staffing company, ma'am?

Speaker speaker\_2: I'm sorry?

Speaker speaker\_1: For which staffing company, ma'am?

Speaker speaker\_2: Um, MAU.

Speaker speaker\_1: Yes, ma'am. Both the life insurance and the short-term disability are sold separately. The short-term disability does have the requirement of you working 20 hours or more per week to be able to keep the benefit. Um, it has a seven-day elimination period which means that you have up to seven days to get back into those 20 hours per day. The benefit period will be 90 days and it is going to be for the benefit amount of \$650 per month. It will cost you \$4.02 per paycheck for that plan.

Speaker speaker\_2: Okay. That's for the short-term disability?

Speaker speaker\_1: Yes, ma'am. And then for the life sh-... The life insurance term life, it will cover you, the employee itself after the age of 64 for \$20,000. Once you reach 65 that amount is going to decrease by 25% and it'll keep doing so every five years. If you were looking to have the life insurance just for the employee with no dependents it will cost you \$2.11 per paycheck.

Speaker speaker\_2: How much is it with, um, a dependent?

Speaker speaker\_1: If you're getting yourself and spouse it will be \$254 per paycheck. If you were to add yourself and children it would be the same amount, \$254. But if you were to add both of those, dependent and spouse and children, you're looking at \$317 per paycheck.

Speaker speaker\_2: Okay. And you said, what's the coverage amount?

Speaker speaker\_1: \$20,000 up to the age of 64.

Speaker speaker\_2: Oh, \$20,000 up to the age of 64. That's the max?

Speaker speaker\_1: Yes, ma'am. Because once you turn 65 the \$20,000 is going to decrease by 25% and it's going to keep decreasing that 25% every five years.

Speaker speaker\_2: Oh, wow. That's... Okay. And, um, how long does it need for it- How long before it starts? Does it start immediately or do you have to be with the company a certain, um, time?

Speaker speaker\_1: No, ma'am. So for any policy in general to become effective, it usually takes one to two weeks from the processing day for the staffing companies to start making

those deductions due to the fact that we do not have access to the paychecks, only the staffing companies do. There are a couple of factors that could delay that one to two week and make it longer, but that is the average time it takes for it to be activated.

Speaker speaker\_2: Okay. What is the accident? Is that included in term life or no?

Speaker speaker\_1: Uh, no, ma'am.

Speaker speaker\_2: Like that-

Speaker speaker\_1: The accident is not included in term life. It will be a separate plan itself. Um, it is however included in two different medical plans that they offer. So it basically provides you emergency coverage. Like, for example, it will cover hospital emergency room for \$250 off the bill, emergency dental work for \$50 off the bill. Um, the physician office is covered at \$50. Hospital admission is covered at \$250 from the bill. Daily hospital confinement is covered at \$100. Intensive care unit for \$200. It does cover the ambulance by ground or air for \$250. Medical imaging's for \$100. And then it has an accidental dismemberment coverage for the employee of up to \$15,000. And those are all the total amount that the insurance will cover, then you'll be responsible for the remaining of the bill.

Speaker speaker\_2: Oh, okay. Okay. And how much is that one?

Speaker speaker\_1: For employee only it is \$2.04 per paycheck.

Speaker speaker\_2: Is there something I want to spouse and children?

Speaker speaker\_1: If you were putting employee and family, it would be \$4.62 per paycheck.

Speaker speaker\_2: Oh, okay. And is it a certain timeframe on that or is it, it goes into effect, what, one or two weeks as well?

Speaker speaker\_1: All enrollments will be that one to two weeks.

Speaker speaker\_2: Okay. Hm. I'm trying to decide, you know, value. What is the, um, what is the IDX Social Plus?

Speaker speaker\_1: That is Identity Theft Protection.

Speaker speaker\_2: Oh, okay. So will I enroll with you or how would that work?

Speaker speaker\_1: Yes, ma'am. We can process your enrollment. What are the last four of your Social Security account?

Speaker speaker\_2: 9536.

Speaker speaker\_1: And your last name, please?

Speaker speaker\_2: It's Bailey, B-A-I-L-E-Y.

Speaker speaker\_1: To make sure I'm in the right account please verify your mailing address as well as your date of birth.

Speaker speaker\_2: Um, my mailing address, I believe that 44- No, I believe that 1907 William Scott with 30 bills at 30906.

Speaker speaker\_1: All right, and what is the date of birth?

Speaker speaker\_2: 5/30/85. Can I change my address with you or no?

Speaker speaker\_1: Sure thing, ma'am. Let me finish verifying the account and I'll go ahead and change it. I have that contact, 706-535-1701.

Speaker speaker\_2: Uh-huh.

Speaker speaker\_1: And I have your email down as monta2580@gmail.com.

Speaker speaker\_2: Yes, that'll work.

Speaker speaker\_1: And what would you like to change your mailing address to?

Speaker speaker\_2: Um, 414 Church Street, Trenton, South Carolina, 29847.

Speaker speaker\_1: All right, and this is a home, it's not going to be a unit or apartment number, correct?

Speaker speaker\_2: Yes, that's a home.

Speaker speaker\_1: Okay, so you're all set. I'm gonna change it to 414 Church Street, Trenton, South Carolina 29847, correct?

Speaker speaker\_2: Yes.

Speaker speaker\_1: All right, and then which plans would you like me to process your enrollment for?

Speaker speaker\_2: I'm trying to see, 'cause uh, those are health insurance. I don't need any health insurance. Um, I'm trying to decide, 'cause the insurance either comes with those benefits or they sell separate if you were to do, pick a- a plan option.

Speaker speaker\_1: Oh, no, the plans are sold separately.

Speaker speaker\_2: Oh, okay, they're sold separately. Hmm. What's behavior health?

Speaker speaker\_1: That's virtual therapy.

Speaker speaker\_2: You said for special therapy, I don't need that.

Speaker speaker\_1: No, ma'am. Virtual therapy, meaning a video call or a cell phone call. No in-person treatment.

Speaker speaker\_2: Oh. Oh, okay, okay, okay. Okay. Um, I'm trying to decide. You said it was an accident, term life... Critical illness, behavior health. What's critical illness?

Speaker speaker\_1: Critical illnesses are illnesses that usually are not covered by their regular medical policies. For example, the critical illness they offer will cover things like heart attack, major organ failure, or certain cancers.

Speaker speaker\_2: Let's do... Um, let's do term life and you said that's like \$20,000 per person?

Speaker speaker\_1: No, ma'am, for employee only. The employee only will be covered at the \$20,000 up to the age of 64.

Speaker speaker\_2: You said up to the age of 64?

Speaker speaker\_1: Yes, ma'am, because remember I stated previously once you turn 65, it will decrease by 25% and it'll keep doing so every 5 years.

Speaker speaker\_2: So, what are the- what are the income dependents covered at?

Speaker speaker\_1: If you were to put a spouse, that would be covered at \$2,500. If you were to put a child between the age of six months and age 26, you're looking at \$2,500 as well. If you're looking at an infant for 14 days up to six months, that'll be \$500.

Speaker speaker\_2: And how much is for the spouse?

Speaker speaker\_1: \$2,500.

Speaker speaker\_2: Okay. I'm- I'm gonna call back. Let me, let me think about this.

Speaker speaker\_1: Sure thing, ma'am. We're open 8:00 AM to 8:00 PM Monday through Fridays Eastern Time, and your stuff and company's open enrollment period went until the 31st.

Speaker speaker\_2: You said when is it till?

Speaker speaker\_1: 31st.

Speaker speaker\_2: Of June?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: Oh, open enrollment is always till June?

Speaker speaker\_1: I apologize, ma'am. January 31st, 2025. 013125.

Speaker speaker\_2: Okay, okay. I was gonna say. Okay . Okay, all right, thank you, ma'am. I'll call back. Let me, let me just think about this for a minute.

Speaker speaker\_1: Okay, have a great day.

Speaker speaker\_2: You too. Bye-bye.