

Transcript: Francesca

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Full Transcript

Thank you for calling Benefit Central. My name is Francesca. How can I assist you today? Yeah, uh, Francesca, my name is Wyn Gardner. I, um, am working for a company, the Durham Bulls in, in Durham, North Carolina. It's a baseball team. Uh, and they have switched to Norris Staffing Group as, uh, the... I, I don't know, as, as their vehicle to, uh, to do stuff. So I'm, I'm asked to fill out a bunch of forms here. One of them is a Benefits Center Card enrollment form. So, is that your area of expertise? Yes, sir. That's an enrollment into health benefits that Norris Staffing offers- Uh, um- ... their employees. Okay. So for term life, which I'm, I'm not interested in anything, uh, health insurance wise. I have, you know, I'm on Medicare and I have a Medicare Advantage plan, so on, so on and so forth. But I'm interested in the term life. So you have these different values. You have 60 cents, 90 cents. Oh, another one, two 90 cents and then a \$1.80. Yes. What, what do those... What do you get if I tick off \$1.80? How does that work? So those prices are how much it will be if you put a dependent. They'll be how much what? Those are the prices of how much it will be if you put in a dependent. 60 cents is for employee only, 90 cents is for employee and spouse. The other 90 cents is for employee and child, and if you want them both, for employee, spouse and child, that will be family at \$1.80. Okay, so I would tick off the 90 cents if I want employee and spouse, and then we get the benefit of what? 2,500 bucks? Uh, no, sir. Actually the employee itself is covered for \$5,000 after the age of 64, and the spouses cover at \$2,500. Is there an age limit on that? Yes, sir. At the age of 64. Once you turn 65, the \$5,000 will decrease by 25% and it'll keep doing so every five years. Okay, so I'm 74. So what will be my benefit if I tick off... Just say I, I, I want me for the 60 cents. What's my benefit? 2,500 or 5,000? 2,500. Yeah, that's what I thought. Okay. All right. Well, thank you. Appreciate your help. Have a good day. Of course. Have a great day and thank you for calling Benefit Central.

Conversation Format

Speaker speaker_0: Thank you for calling Benefit Central. My name is Francesca. How can I assist you today?

Speaker speaker_1: Yeah, uh, Francesca, my name is Wyn Gardner. I, um, am working for a company, the Durham Bulls in, in Durham, North Carolina. It's a baseball team. Uh, and they have switched to Norris Staffing Group as, uh, the... I, I don't know, as, as their vehicle to, uh, to do stuff. So I'm, I'm asked to fill out a bunch of forms here. One of them is a Benefits Center Card enrollment form. So, is that your area of expertise?

Speaker speaker_0: Yes, sir. That's an enrollment into health benefits that Norris Staffing offers-

Speaker speaker_1: Uh, um-

Speaker speaker_0: ... their employees.

Speaker speaker_1: Okay. So for term life, which I'm, I'm not interested in anything, uh, health insurance wise. I have, you know, I'm on Medicare and I have a Medicare Advantage plan, so on, so on and so forth. But I'm interested in the term life. So you have these different values. You have 60 cents, 90 cents. Oh, another one, two 90 cents and then a \$1.80.

Speaker speaker_0: Yes.

Speaker speaker_1: What, what do those... What do you get if I tick off \$1.80? How does that work?

Speaker speaker_0: So those prices are how much it will be if you put a dependent.

Speaker speaker_1: They'll be how much what?

Speaker speaker_0: Those are the prices of how much it will be if you put in a dependent. 60 cents is for employee only, 90 cents is for employee and spouse. The other 90 cents is for employee and child, and if you want them both, for employee, spouse and child, that will be family at \$1.80.

Speaker speaker_1: Okay, so I would tick off the 90 cents if I want employee and spouse, and then we get the benefit of what? 2,500 bucks?

Speaker speaker_0: Uh, no, sir. Actually the employee itself is covered for \$5,000 after the age of 64, and the spouses cover at \$2,500.

Speaker speaker_1: Is there an age limit on that?

Speaker speaker_0: Yes, sir. At the age of 64. Once you turn 65, the \$5,000 will decrease by 25% and it'll keep doing so every five years.

Speaker speaker_1: Okay, so I'm 74. So what will be my benefit if I tick off... Just say I, I, I want me for the 60 cents. What's my benefit? 2,500 or 5,000?

Speaker speaker_0: 2,500.

Speaker speaker_1: Yeah, that's what I thought. Okay. All right. Well, thank you. Appreciate your help. Have a good day.

Speaker speaker_0: Of course. Have a great day and thank you for calling Benefit Central.