

## Transcript: Justin

**Mills-6403833391955968-5151545130172416**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. This is Justin. How can I help you today? Hey, Justin. It's Tracy with APL. How are you today? I'm doing well, and yourself? I'm doing fine, thank you. So I have an insured on the line who's got questions on what he is actually enrolled with, and with what companies, and then also some questions on premiums. His last name is spelled S-T-R-U-E-W-I-N-G. First name is Michael. He's with MAU, and the last four of his social is 9925. Michael Struewing is his name. Okay, and you said he had questions regarding, uh, premiums and what he was enrolled into. Is that correct? Uh-huh, and with what companies he's enrolled, 'cause he said he should also have some other coverage, he, by... other than what he has with APL. Okay. Um, yeah, you can transfer him over. Mm-hmm. Perfect. All right, Justin. Well, thank you so much. Have a great day. You do the same, okay, Tracy? Thank you. Okay. Thank you so much. You're welcome. Bye-bye. Bye-bye. Hello, may I speak with Michael? Yes, sir. Yes, sir. Awesome. Tracy from APL informed me you had a few questions regarding, um, what you're enrolled in through, through A- uh, through the MAU. Is that correct? Yes, sir. Okay, um, for- I'd like to forget any cards yet. I think you... Mm-hmm. Oh, go ahead. Go ahead, go ahead, go ahead, yes. For security purposes, can you verify your date of birth for me real quick? 08/07/60. Okay, and you stated you haven't received ID cards yet. Is that correct? No, just, just the dental today. All right. So let's see here. And I'm supposed to go to the doctor's here soon, so I don't, I don't know. I've been paying for it for almost a month now. Totally understand. Um, so looking at the calendar, it looks like you became active in the coverage as of last Monday, the 28th, so you should be receiving the remaining of the ID cards sometime this week. However, I can email you the remaining ID cards of what you don't have, if, if need be. Um, no, I'll, I'd like for the mail, see if it comes in the rest of the week. If not, you know, I'll probably call you, like, next Monday or something. Okay, uh- But I- ... but you did say you had a doctor's appointment today or sometime this week, correct? No, no, no, not today. Just, you know, soon, but not today, no. N- not even this week. It's, it's coming up, though. Okay, and did you have any other questions regarding what you were enrolled into through MAU? Uh... Yeah, um, life insurance. I, I really didn't think I'd put any life insurance down. Um, yeah, so I do see you have Term Life, which is the life insurance that's offered through MAU. Um, let me check on that benefit for you. Let's see here. Oh. So Term Life is for employees to age 64. Uh, the benefit is 20,000, and then, uh, let's see here. I do know that after 64, it does go down, uh, 20... or 10%, or 20... mm, 25%, and then once it reaches 70, it's another 25%. So an additional... So it's all in total 50% in total. Um, but as of right now, it's 20,000 for the benefit right now. And how much, how much am I paying for that, do you know? Uh, \$2.11 per week. Okay, and probably next year when I'm 65, it'll go down, what, you said, what, this is, 10% or something like that? It's 25%. Oh,

25%. Yes, sir. Okay. After... All right. Okay. And, um... Oh, the, the cover- the amount of money would, would go down, you mean? Correct. Yes, sir. For the... Like, 25% of 20,000? Yes, sir, so the 20- Oh, okay. So the 25% of 20,000, yes sir. Okay. Then at 70, if I'm still around, there'll be, like, only \$10,000 worth, right? Correct. All right, that's enough to bury me. Okay. Um... Well, I'll just wait for the other cards to come through. I, I didn't know if this was everything. You know, it said group voluntary dental. I thought it meant everything included, so that's my thought o- on that, so... Uh, but yes sir, you should receive- I'll just wait until- ... cards this week. I do know that. Okay, I appreciate, appreciate your help, sir. You're welcome. Is there anything else I could help you out with today, Michael? Because... No, 'cause they gave me a booklet, and I'm like, I don't have a computer in, in my house right now, so I don't... I use my phone. I, I just don't like using my phone for anything. Totally understand. So, you're fine. You're fine. Uh, let me see here. And do you know if I have a copay on my medical? Um, no, as long as it's for the network, there shouldn't be any copay. So as long as you stay in the network of, uh, the providers, which I can provide you with that telephone number if need be, um, there shouldn't be a copay, sir. Okay. Well, they can, they can figure that one out when I go to the doctor's. Correct. So they can call. Yes, sir. Yeah, they can call. Okay. Was there anything else- Anything else I can help you with today, Michael? No, sir. That's it. Thank you very much for your time. You're welcome. You have a great day, okay? You too. Bye-bye. 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 Card. This is Justin. How can I help you today?

Speaker speaker\_2: Hey, Justin. It's Tracy with APL. How are you today?

Speaker speaker\_1: I'm doing well, and yourself?

Speaker speaker\_2: I'm doing fine, thank you. So I have an insured on the line who's got questions on what he is actually enrolled with, and with what companies, and then also some questions on premiums. His last name is spelled S-T-R-U-E-W-I-N-G. First name is Michael. He's with MAU, and the last four of his social is 9925. Michael Struewing is his name.

Speaker speaker\_1: Okay, and you said he had questions regarding, uh, premiums and what he was enrolled into. Is that correct?

Speaker speaker\_2: Uh-huh, and with what companies he's enrolled, 'cause he said he should also have some other coverage, he, by... other than what he has with APL.

Speaker speaker\_1: Okay. Um, yeah, you can transfer him over.

Speaker speaker\_2: Mm-hmm. Perfect. All right, Justin. Well, thank you so much. Have a great day.

Speaker speaker\_1: You do the same, okay, Tracy?

Speaker speaker\_2: Thank you. Okay. Thank you so much.

Speaker speaker\_1: You're welcome.

Speaker speaker\_2: Bye-bye.

Speaker speaker\_1: Bye-bye. Hello, may I speak with Michael?

Speaker speaker\_3: Yes, sir. Yes, sir.

Speaker speaker\_1: Awesome. Tracy from APL informed me you had a few questions regarding, um, what you're enrolled in through, through A- uh, through the MAU. Is that correct?

Speaker speaker\_3: Yes, sir.

Speaker speaker\_1: Okay, um, for-

Speaker speaker\_3: I'd like to forget any cards yet. I think you...

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_3: Oh, go ahead. Go ahead, go ahead, go ahead, yes.

Speaker speaker\_1: For security purposes, can you verify your date of birth for me real quick?

Speaker speaker\_3: 08/07/60.

Speaker speaker\_1: Okay, and you stated you haven't received ID cards yet. Is that correct?

Speaker speaker\_3: No, just, just the dental today.

Speaker speaker\_1: All right. So let's see here.

Speaker speaker\_3: And I'm supposed to go to the doctor's here soon, so I don't, I don't know. I've been paying for it for almost a month now.

Speaker speaker\_1: Totally understand. Um, so looking at the calendar, it looks like you became active in the coverage as of last Monday, the 28th, so you should be receiving the remaining of the ID cards sometime this week. However, I can email you the remaining ID cards of what you don't have, if, if need be.

Speaker speaker\_3: Um, no, I'll, I'd like for the mail, see if it comes in the rest of the week. If not, you know, I'll probably call you, like, next Monday or something.

Speaker speaker\_1: Okay, uh-

Speaker speaker\_3: But I-

Speaker speaker\_1: ... but you did say you had a doctor's appointment today or sometime this week, correct?

Speaker speaker\_3: No, no, no, not today. Just, you know, soon, but not today, no. N- not even this week. It's, it's coming up, though.

Speaker speaker\_1: Okay, and did you have any other questions regarding what you were enrolled into through MAU?

Speaker speaker\_3: Uh... Yeah, um, life insurance. I, I really didn't think I'd put any life insurance down.

Speaker speaker\_1: Um, yeah, so I do see you have Term Life, which is the life insurance that's offered through MAU. Um, let me check on that benefit for you. Let's see here.

Speaker speaker\_3: Oh.

Speaker speaker\_1: So Term Life is for employees to age 64. Uh, the benefit is 20,000, and then, uh, let's see here. I do know that after 64, it does go down, uh, 20... or 10%, or 20... mm, 25%, and then once it reaches 70, it's another 25%. So an additional... So it's all in total 50% in total. Um, but as of right now, it's 20,000 for the benefit right now.

Speaker speaker\_3: And how much, how much am I paying for that, do you know?

Speaker speaker\_1: Uh, \$2.11 per week.

Speaker speaker\_3: Okay, and probably next year when I'm 65, it'll go down, what, you said, what, this is, 10% or something like that?

Speaker speaker\_1: It's 25%.

Speaker speaker\_3: Oh, 25%.

Speaker speaker\_1: Yes, sir.

Speaker speaker\_3: Okay. After... All right. Okay. And, um... Oh, the, the cover- the amount of money would, would go down, you mean?

Speaker speaker\_1: Correct. Yes, sir.

Speaker speaker\_3: For the... Like, 25% of 20,000?

Speaker speaker\_1: Yes, sir, so the 20-

Speaker speaker\_3: Oh, okay.

Speaker speaker\_1: So the 25% of 20,000, yes sir.

Speaker speaker\_3: Okay. Then at 70, if I'm still around, there'll be, like, only \$10,000 worth, right?

Speaker speaker\_1: Correct.

Speaker speaker\_3: All right, that's enough to bury me. Okay. Um... Well, I'll just wait for the other cards to come through. I, I didn't know if this was everything. You know, it said group voluntary dental. I thought it meant everything included, so that's my thought o- on that, so...

Speaker speaker\_1: Uh, but yes sir, you should receive-

Speaker speaker\_3: I'll just wait until-

Speaker speaker\_1: ... cards this week. I do know that.

Speaker speaker\_3: Okay, I appreciate, appreciate your help, sir.

Speaker speaker\_1: You're welcome. Is there anything else I could help you out with today, Michael?

Speaker speaker\_3: Because... No, 'cause they gave me a booklet, and I'm like, I don't have a computer in, in my house right now, so I don't... I use my phone. I, I just don't like using my phone for anything.

Speaker speaker\_1: Totally understand.

Speaker speaker\_3: So, you're fine. You're fine. Uh, let me see here. And do you know if I have a copay on my medical?

Speaker speaker\_1: Um, no, as long as it's for the network, there shouldn't be any copay. So as long as you stay in the network of, uh, the providers, which I can provide you with that telephone number if need be, um, there shouldn't be a copay, sir.

Speaker speaker\_3: Okay. Well, they can, they can figure that one out when I go to the doctor's.

Speaker speaker\_1: Correct.

Speaker speaker\_3: So they can call.

Speaker speaker\_1: Yes, sir.

Speaker speaker\_3: Yeah, they can call.

Speaker speaker\_1: Okay.

Speaker speaker\_3: Was there anything else-

Speaker speaker\_1: Anything else I can help you with today, Michael?

Speaker speaker\_3: No, sir. That's it. Thank you very much for your time.

Speaker speaker\_1: You're welcome. You have a great day, okay?

Speaker speaker\_3: You too. Bye-bye.

Speaker speaker\_1: Bye-bye.