

## Transcript: Sara

**Marulanda-4751809490665472-4595293097771008**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits and Account. My name is Sarah. May I have your name, please? Hi, my name is Fatima Richardson. Hi, ma'am. How may I help you? Okay. I work for ATC and, um, y'all order, um, benefit packet that come with employment. And I was just calling 'cause I have a couple questions. Sure. Let me check your account first. May I have the na- the last four digits of your Social Security number? 1549. 1549? Yes. Okay. And, uh, your name again? Fatima Richardson. Richardson. Okay, Ms. Richardson. And just for security purposes, can you please verify your address and date of birth? 1298 Leisure Drive, Summerville, South Carolina 29486. And you said my date of birth? Yes, ma'am. 10-24-1976. Email is fatimashania@aol.com? Yes, ma'am. Phone number is 973-494-3128? Yes. Okay. When did you enroll on healthcare benefits? Well, I was enrolled last year, but then I was out of work because I was sick. So that's when I was, I was paying some out of pocket, but then I stopped. But they told me that the new enrollment is for December. Okay. Let me check that for you. Give me just a minute. Okay. 198... Just a minute. I'm waiting for the system to download. I'm sorry. Mm-hmm. Okay. ATC open enrollment will run between like middle December to end in December. Um, they haven't given us the exact date yet, but it will be between December 11, 12, 10, 11, 12, until December 26, 27, 28, about it. Uh, but I'm checking something here. Got 180 days. Okay. Your last date you have COBRA coverage was April. I'm trying to see if you can, um, like reinstate your previous coverage, so we can- Mm-mm. ... get some money. I don't want re- the... I'm not... I don't want the medical coverage because, um, I have cancer and, um, they don't cover chemo or anything. Okay. So- Um. ... what you want? The dental and vision? No. I wanted to know about the long-term, short-term disability. I mean, I'm back to work and I'm working for ATC, but I wanted to know, can I enroll in the short-term disability without having a medical plan? Okay. Let me check that for you. Short-term disability is available for all active employees working 20 hours or more per week. Mm-hmm. You will have to enroll on a... okay. Let me see. I think that came together with... okay. Yes. You are allowed to enroll on that, but, uh, just by December, not before. Okay. That's fine, but I can do it without the medical, correct? Yes, ma'am. Okay. Then one more thing. You do need to be enrolled on the, on the medical in order to get your, uh, your short-term disability. Okay. And one more other thing I was looking at. What about the, um, critical illness? Okay. Let me check the critical illness. If you enroll on short-term disability, you o- can enroll on critical illness, but, uh, you... I mean, to enroll on critical illness, you will have to have the short-term disability. Okay. Okay. Yes? Um, but is there any stipulations in, in this, the critical illness? No? Okay. What it says here is... The benefit amount is \$10,000. Okay. Hold on. Let me go all the way down. I mean, were you trying to see if there is any limitation? Yeah. The only thing I know is, um, they say here that, uh, for you to enroll in critical illness,

you have to be enrolled on, on short-term disability. Okay. I will- But if there is any limitations on diagnoses, uh, preexisting conditions, anything like that, you will have to, um, direct that, that question to, um, the carrier of the insurance, because we don't have all that information here. If you want, I can transfer your call with A- APL, which is the one who handles the critical illness. Okay. No, not at this time, and I have one more question. Sure, ma'am. Um, what about the, um, the term life, the life insurance? How does that work? Okay, let me get that there. Okay. For employee to age 64, you will be covered for \$20,000. And the same applies, I don't know if there is any limitations. I, I don't have any knowledge of that. Uh, it only says to age 64. Okay, and then they have like spouse 2,000, children 2,500, what does that mean? No. Like if I wanted to take a policy out on them, or if like... Okay. Like if you want to m- if you want a term life for employee plus spouse or child or the whole family... Oh, okay. Um, you can do it, but the only thing is that... Okay, let me see. Um. Okay. Your, well this enrollment has vertical restrictions. What that means is any plan that you are involved, you want to enroll any other person, everybody has to be on the same plan. Like if, like if you want a term life for employee plus family, right? Mm-hmm. So in that case, the whole family would have to have the, the, the critical illness. Well, no, critical illness is for employee only and the short-term disability is for empl- employee only. But if you want dental, it's going to have to be for the same people that is enrolled under term life, just an example. The only one... Okay. ... that you are allowed to enroll just for yourself is a short-term disability and a critical illness, but as I say, I don't know if they have any limitations. No, I- if I do the, um, if I do do the employee, I would do just me for the term life. Yes. And what's the difference with the term life and the whole life? I mean, does the value of it change or anything at all? Between term life and what else? Whole life. Hmm, they don't offer whole life, just term life. Okay. But the cash value payout will be 20,000? Yes, that's, that's the, that's the benefit, \$20,000 for employee. Okay. 2,500 for the spouse, uh, 2,500 children six months to 26 and \$500, uh, for children from 14 days to six months. Okay. Okay. And just a question, so say if I did enroll in a short-term disability, and God forbid something happened, how long do I have to be enrolled for it to pay out? Like do you have to be enrolled in it for a year, six months? No, what it says is that, uh, they don't say how long you have to be enrolled. It says they have an elimination period of seven days. Mm-hmm. And the benefit per- the benefit will start seven days after. I mean, like let's say you- you have a surgery today and you're going to be out for two weeks. Mm-hmm. They start paying after the seventh day. And- Okay, I see what you're saying. That's the elimination period. And the benefit period will be 90 days and the benefit amount will be \$650 per month, so it will be three payments of \$650. And then that's it? And then that's it. Yes, ma'am. And it's only short-term disability, no long term? Only short-term. Yes, ma'am. Okay. So then if, um, so if you was out three months and then you went back, and you started back paying your short-term disability, were you able to get it again? Or is it a one-time thing? No, I think- For per year? I think that's one per year. I think that's one per year, but I'm not 100% sure. They don't specify that here. Okay. All those are... Okay. ... questions that has to be directed to the carrier of the insurance. Okay. And then the critical illness, that's a one-time payout of \$10,000? I think says, well, same apply. They don't specify that here. Okay. So we would have to direct those questions to LPL. LPL, okay. No problem. Thank you so much. You're more than welcome, ma'am. Anything else that I can help you with? No, that's it. Mm-hmm. Have a great day, ma'am, and thank you for calling Benefits in a Cart. Okay, you too. Bye-bye. Thank you. Bye-bye.

## Conversation Format

Speaker None: Your call may be monitored or recorded for quality assurance purposes.

Thank you for calling Benefits and Account. My name is Sarah. May I have your name, please? Hi, my name is Fatima Richardson. Hi, ma'am. How may I help you? Okay. I work for ATC and, um, y'all order, um, benefit packet that come with employment. And I was just calling 'cause I have a couple questions. Sure. Let me check your account first. May I have the na- the last four digits of your Social Security number? 1549. 1549? Yes. Okay. And, uh, your name again? Fatima Richardson. Richardson. Okay, Ms. Richardson. And just for security purposes, can you please verify your address and date of birth? 1298 Leisure Drive, Summerville, South Carolina 29486. And you said my date of birth? Yes, ma'am. 10-24-1976. Email is fatimashania@aol.com? Yes, ma'am. Phone number is 973-494-3128? Yes. Okay. When did you enroll on healthcare benefits? Well, I was enrolled last year, but then I was out of work because I was sick. So that's when I was, I was paying some out of pocket, but then I stopped. But they told me that the new enrollment is for December. Okay. Let me check that for you. Give me just a minute. Okay. 198... Just a minute. I'm waiting for the system to download. I'm sorry. Mm-hmm. Okay. ATC open enrollment will run between like middle December to end in December. Um, they haven't given us the exact date yet, but it will be between December 11, 12, 10, 11, 12, until December 26, 27, 28, about it. Uh, but I'm checking something here. Got 180 days. Okay. Your last date you have COBRA coverage was April. I'm trying to see if you can, um, like reinstate your previous coverage, so we can- Mm-mm. ... get some money. I don't want re- the... I'm not... I don't want the medical coverage because, um, I have cancer and, um, they don't cover chemo or anything. Okay. So- Um. ... what you want? The dental and vision? No. I wanted to know about the long-term, short-term disability. I mean, I'm back to work and I'm working for ATC, but I wanted to know, can I enroll in the short-term disability without having a medical plan? Okay. Let me check that for you. Short-term disability is available for all active employees working 20 hours or more per week. Mm-hmm. You will have to enroll on a... okay. Let me see. I think that came together with... okay. Yes. You are allowed to enroll on that, but, uh, just by December, not before. Okay. That's fine, but I can do it without the medical, correct? Yes, ma'am. Okay. Then one more thing. You do need to be enrolled on the, on the medical in order to get your, uh, your short-term disability. Okay. And one more other thing I was looking at. What about the, um, critical illness? Okay. Let me check the critical illness. If you enroll on short-term disability, you o- can enroll on critical illness, but, uh, you... I mean, to enroll on critical illness, you will have to have the short-term disability. Okay. Okay. Yes? Um, but is there any stipulations in, in this, the critical illness? No? Okay. What it says here is... The benefit amount is \$10,000. Okay. Hold on. Let me go all the way down. I mean, were you trying to see if there is any limitation? Yeah. The only thing I know is, um, they say here that, uh, for you to enroll in critical illness, you have to be enrolled on, on short-term disability. Okay. I will- But if there is any limitations on diagnoses, uh, preexisting conditions, anything like that, you will have to, um, direct that, that question to, um, the carrier of the insurance, because we don't have all that information here. If you want, I can transfer your call with A- APL, which is the one who handles the critical illness. Okay. No, not at this time, and I have one more question. Sure, ma'am. Um, what

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