

## Transcript: Sara

**Marulanda-6696189258842112-6429655600939008**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Cart. My name is Sarah. May I have your name please? Diane Hood. Hello, ma'am. How may I help you? Okay. I want to see what kind of insurance that I have with you all. What benefits I have. Sure, I can help you with that. Sure. And may I have the name of the agency that you are working with and the last four of your Social? ATC7081. Thank you very much. And just for security purposes, can you please verify your address and date of birth? My address is PO Box 1378. It's Union Town, Alabama at 36786. Date of birth is 04/05/1962. Email dianehood@apeoplepc.com? Yes, ma'am. Phone number is 334-231-0272. Correct. Okay. You're enrolled on short-term disability and term buy for employee only. What's, what's short-term disability? Okay. How do it work? I forgot now. I mean like if you need to be out of work for, uh, healthcare. Uh, you're gonna be out of work longer than seven days. After seven days, they're gonna start paying you up to three months. How much I pay for that? Okay. It's, uh, \$3.95 for a week. And how much I pay for that? What else it is? Uh, the other one is, uh, term life. Uh-huh. You're paying \$2.11 for it. That's... Okay. How much is that? The total? \$6.06. How- how much is coverage? Okay. Hold on. Let me check that for you. Term life. How old are you? Ma'am? How old are you? 62. Okay. I already have some money. No, it's, it is paying or the coverage is \$20,000 up to age 64. And then what? It go down to the end. Then it goes down 25%. And how much that'll be? \$5,000 less. So it's gonna be \$15,000, the coverage after 64. Okay. Well, let me ask you this then. Could I always keep this insurance? I just have to, I just have to, I'd be eligible long as I work for A- ATC? Okay. Um, what i- what is your question, ma'am? About the insurance. Okay. That you want to be enrolled in the med- When I retire. Then I- No. No, when I retire, can I still keep this insurance or whatever? Okay. The longest you can keep this insurance is four weeks after you are no longer with the company. And you, you will- Four weeks? You, you... Yes, four weeks. You can make direct payments. And what would ... be the direct payment? Four weeks. Would it go up or it, it would be cheaper or it would be le- it would be more or the same? I mean, the direct payments is gonna be the same. The only one that you're gonna be able to keep is the term life. Short term, once you're not with the company anymore, they're not gonna accept any more payments for short-term disability. Term life, you can pay that up to four weeks, a straight four weeks. And after four weeks, the insurance will cancel. The life... Okay. That's the one time... Okay. The life insurance I have, how long I can keep it? What did you mean the life insurance you have? I'm talking about the short-term disability and the term life. I know about the short-term disability. That's okay. I'm talking about the life insurance that I have. The term life. You said when I get... Term. Uh-huh. You said when I get 64, it gonna go down 25%? Yes. Yes. That's as long- How you get- ... as you are working with the company. If you're not with the company anymore, you won't... Uh, I mean, you got to pay the insurance

through the company. If you're not with the company anymore, there will be no more insurance. Oh, so I won't have the option to keep it or, or nothing? No, ma'am. On the... I'm talking about... On... Not- not the short-term. I'm talking about on the other insurance. Yes. I'm talking about the term life as well. The longest you can have- Oh, okay. So I mean- The longest you can have any, any benefit, any insurance, any plan, if you're no longer with the company is four weeks. The short-term disability is the only one that will cancel immediately after a week. Uh-huh. But the, but this, but the life insurance would be... Just four weeks. And I can't, I... And, and I can't, I can't get it anymore? No, ma'am. If you're no longer with the company, no, because the insurance is through the company for the employees of the company. Well, okay. Well, how much is y'all insurance? How much is y'all, um, BlueShield/BlueCross? How much is that? Oh, we don't work with BlueShield/BlueCross. Okay. What other, what other, what else y'all got? APL. I think y- you're talking about the medical? Yeah. Okay. Medical should be or will be under APL. Give me just a minute while I download that information. Okay. They have two different plans. Well, many different plans. One is a preventive care. That one is StayHealthyMEC TeleRx. It will cost you \$16.05. That plan will not cover any doctor visitations or hospital visitations if you are sick. It will only cover prevention, like vaccinations, Pap smear, um, mammographies, colonoscopy, um, one physical exam examination, mmm, virtual urgent care and a prescription coverage. That one will cost you \$16.05. There is two more plans. Those are medical. They will call, um, they're VIP Plus and VIP Prime. Uh, one is gonna be \$31.71 and the other one is \$43.41. So that's a weekly- A week. ... that's weekly- Week. ... weekly or what? Huh? Weekly. Uh-huh. Okay. What they're gonna cover is the flat fee. They don't cover percentage after deductible. This one works with flat fee. Let me explain you that. If you needed surgery in the hospital, VIP Plus will cover \$1,000 one time and VIP Prime will cover \$2,000 one time. Any difference between the final bill and what the insurance covers, that will be your responsibility. Like if you're going to the emergency room, VIP Plus will cover \$100 per day two times and VIP Prime will cover \$150 per day two times. Same applies. Any difference between the final bill and what the insurance covers, that would be your responsibility. Oh, okay. Uh, well, they- All right. Well, I'll just- ... they cover it. Go ahead, ma'am. I'm sorry. Okay. Well, I'll just keep what I got. You said the short-term- Okay, ma'am. ... all of that, okay. I'm eligible to keep that until I, yeah, you said my... But I got \$20,000 on. I pay \$6.95 a week, right? Okay, you're paying \$6.06 per week. You are allowed to keep your term life and your short-term disability as long as you're working. After you're not with the company anymore, you only gonna be able to keep your term life four weeks, making, uh, making direct payments once a week. After four weeks the insurance will cancel. Okay. And I, and I won't be able to get it anymore? No, ma'am. Uh, uh, only if you came back to work with the company. Okay. Well, I understand. Yes, ma'am. Okay. All right. So, and you don't need to do anything. The, the coverage will roll over. Okay. All right, ma'am. Anything- Okay. ... else I can help you with? No, ma'am. Well, I thank you so much. You're more than welcome. Have a wonderful day and thank you for calling Benefits Unicard. Uh-huh. Bye, now. When open, when open enrollments close? Uh, it's going to be until December the... Let me count you... 31st? The 27th. Okay, ma'am. Well, thank you so much. All right, ma'am. You're more than welcome. Have a great day, ma'am. Bye. You too. Bye, now.

## Conversation Format

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

Thank you for calling Benefits in a Cart. My name is Sarah. May I have your name please?

Diane Hood. Hello, ma'am. How may I help you? Okay. I want to see what kind of insurance that I have with you all. What benefits I have. Sure, I can help you with that. Sure. And may I have the name of the agency that you are working with and the last four of your Social?

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