

## Transcript: VICTORIA

**Taylor-5028241119559680-5069597594533888**

### Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Yeah, good day, Ms. Victoria. I got out my question, ma'am. Okay. Uh-huh. So, with, well, my benefit, I want to like modify it 'cause, um, I get like free health insurance and um, you know, it doesn't all that stuff. Keep like some stuff. How do I modify that? Like, you know, if so I don't really get it free and everything that I don't need. Paying for stuff I don't need. Okay. So are you, you're wanting to take some stuff off your enrollment? Yes, ma'am. Okay. Well, what's the name of the agency you work for? Uh, uh, Skill Trade. Superior Skill Trade. Superior Skill Trade? Yes. Okay. And then the last four of your social? Are you there? Yes, ma'am. I'm here. Two, three, two, niner. Sorry about that. You hit them? Two, three, two, nine? Hello? Oh, can you hear me now? Uh, I think your phone's going in and out. Can you hear me? Yeah, I can hear you now. Okay. What's your first and last name? So it's Duane, D-U-A-Y-N-E. Nembhard, N-E-M-B-H-A-R-D. And then if you'll verify your address and date of birth. Oh Are you there? Yes, ma'am. You can't hear me? Uh, your phone, your phone service not- Yeah, excuse me. My, my... Yes, ma'am. Thank you. My, my bad. Can you hear me now? Uh, yes, sir. A little bit better. All right. So my address is 1103 Castile Street, Apartment B, Killeen, Texas 76541. And your date of birth? Second '91. I'm sorry, the phone broke up again. Uh, what was that? December the second, 1991. Okay. And then phone number is 608-339-1349? Yes, ma'am. Okay. Uh, let's see. What changes are you wanting to make? So, uh, had to think, uh, just a second. So what, what's the, um, the DIC term life insurance? It's like a life insurance, right? Yes. That's in the event of your passing, your beneficiary would get the benefit amount of, let's see... Give me one second. Um, so- Okay. ... in the event of your passing, your beneficiary would get the benefit amount of 20,000. Okay. And also the, the B, E, M-E, third... I'm sorry, your phone's still breaking up. Did you, are you asking about the MEC? Yeah. What's that one? So the MEC, uh, the MEC is for your preventative medical so that's things like yearly physicals, vaccinations- Oh, okay. ... and preventative screenings that would be covered at 100% as long as you stay within the multi-plan network. Okay. Yeah, I'm a veteran, ma'am, I don't need all that stuff. So I'm gonna keep the DIC term life and um, uh, yeah that one, the life insurance. And is there one for like unemployment now, no? In case you lost your job or something, no? No, we don't... The unemployment benefits would probably be through like the state or the government, not through- Okay, I was just... Okay, I was just looking at something and I, I thought you said, um, you know, at the EMT. I thought, I thought, that's what it was, my bad. Yes. Um, so are you wanting to cancel uh, the MEC, the short-term disability, the VIP Club- Oh yeah. ... and vision? Yeah. The short term is short-term disability. Um, how does that work? Yes. My bad, that's what I mean. So short-term- Yeah. ... disability is any event that you're temporarily disabled and unable to work. That would help- Okay. ... provide the income, you know, in that situation. Um, you would- Okay. ... get it for up to 90 days, and it

looks like it would pay uh, uh, \$500 a month. Okay. All right, so I'll keep that one and the life insurance, so if you can, say everything else. Thanks. Okay, so we're only keeping the term life and the short-term disability. Yeah. Now are you wanting the term life for you and your spouse? Uh, I'll say me and my daughter. Or are you getting short-term life? Uh, so, so how much extra would I have to pay if I, if I put my daughter in it? My wife, uh, got life insurance already. But if I should put my daughter, how much, um, like how much more- So right now I, I can tell you it's gonna be the same, what you're paying right now. So what you have is for employee and spouse. Okay. But it happens to be the same price if we switch it over to- Okay. ... employee child. Oh, okay. Okay, yeah. So you could, you can, um, you can do that for me. Like, um, employee and um, child. Thank you. Okay, so we're gonna do the term life for employee and child and then the short-term disability for employee only. Yes, ma'am. Thank you. Okay, so a couple of things. Um, these changes are gonna take about one to two weeks to be processed- Okay. ... through your payroll department. Okay, that's fine. So you may still see uh, one to two more checks- Yeah. ... where you're charged for everything that you originally signed up for until the change has been processed through payroll. Okay. Now the new deduction amount for the term life employee plus child and the short-term disability would come, uh, down to just \$6.70 a week. Perfect. Thank you, so good. And then um, who did you want to name as the beneficiary for that term life policy? Uh, I'll say um, you put my wife. Okay. What is her name? Uh, Caresse. How do you- Y- are you gonna need a social and stuff? No, sir, just her name. Okay, all right. C-A-R- Do you mind spelling that? Oh yeah, my bad. C-A-R-E-S-S-E, Caresse. And then Nembhard, my last name. All right, so first name is C-A-R-E-S-S-E? And then same last name? Yes. Okay. All righty, well, I went ahead and requested for those changes to be made, and then did you need help with anything else? No, that's all, ma'am. Thank you. You're welcome. You have a wonderful day. Uh, you too, ma'am. Thanks, bye. Thank you. Bye-bye. All right, bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits on a Card. This is Victoria. How can I help you?

Speaker speaker\_1: Yeah, good day, Ms. Victoria. I got out my question, ma'am.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Uh-huh. So, with, well, my benefit, I want to like modify it 'cause, um, I get like free health insurance and um, you know, it doesn't all that stuff. Keep like some stuff. How do I modify that? Like, you know, if so I don't really get it free and everything that I don't need. Paying for stuff I don't need.

Speaker speaker\_0: Okay. So are you, you're wanting to take some stuff off your enrollment?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Okay. Well, what's the name of the agency you work for?

Speaker speaker\_1: Uh, uh, Skill Trade. Superior Skill Trade.

Speaker speaker\_0: Superior Skill Trade?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. And then the last four of your social? Are you there?

Speaker speaker\_1: Yes, ma'am. I'm here. Two, three, two, niner. Sorry about that. You hit them?

Speaker speaker\_0: Two, three, two, nine? Hello?

Speaker speaker\_1: Oh, can you hear me now?

Speaker speaker\_0: Uh, I think your phone's going in and out. Can you hear me?

Speaker speaker\_1: Yeah, I can hear you now.

Speaker speaker\_0: Okay. What's your first and last name?

Speaker speaker\_1: So it's Duane, D-U-A-Y-N-E. Nembhard, N-E-M-B-H-A-R-D.

Speaker speaker\_0: And then if you'll verify your address and date of birth.

Speaker speaker\_1: Oh

Speaker speaker\_0: Are you there?

Speaker speaker\_1: Yes, ma'am. You can't hear me?

Speaker speaker\_0: Uh, your phone, your phone service not-

Speaker speaker\_1: Yeah, excuse me. My, my... Yes, ma'am. Thank you. My, my bad. Can you hear me now?

Speaker speaker\_0: Uh, yes, sir. A little bit better.

Speaker speaker\_1: All right. So my address is 1103 Castile Street, Apartment B, Killeen, Texas 76541.

Speaker speaker\_0: And your date of birth?

Speaker speaker\_1: Second '91.

Speaker speaker\_0: I'm sorry, the phone broke up again. Uh, what was that?

Speaker speaker\_1: December the second, 1991.

Speaker speaker\_0: Okay. And then phone number is 608-339-1349?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Okay. Uh, let's see. What changes are you wanting to make?

Speaker speaker\_1: So, uh, had to think, uh, just a second. So what, what's the, um, the DIC term life insurance? It's like a life insurance, right?

Speaker speaker\_0: Yes. That's in the event of your passing, your beneficiary would get the benefit amount of, let's see... Give me one second. Um, so-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... in the event of your passing, your beneficiary would get the benefit amount of 20,000.

Speaker speaker\_1: Okay. And also the, the B, E, M-E, third...

Speaker speaker\_0: I'm sorry, your phone's still breaking up. Did you, are you asking about the MEC?

Speaker speaker\_1: Yeah. What's that one?

Speaker speaker\_0: So the MEC, uh, the MEC is for your preventative medical so that's things like yearly physicals, vaccinations-

Speaker speaker\_1: Oh, okay.

Speaker speaker\_0: ... and preventative screenings that would be covered at 100% as long as you stay within the multi-plan network.

Speaker speaker\_1: Okay. Yeah, I'm a veteran, ma'am, I don't need all that stuff. So I'm gonna keep the DIC term life and um, uh, yeah that one, the life insurance. And is there one for like unemployment now, no? In case you lost your job or something, no?

Speaker speaker\_0: No, we don't... The unemployment benefits would probably be through like the state or the government, not through-

Speaker speaker\_1: Okay, I was just... Okay, I was just looking at something and I, I thought you said, um, you know, at the EMT. I thought, I thought, that's what it was, my bad. Yes.

Speaker speaker\_0: Um, so are you wanting to cancel uh, the MEC, the short-term disability, the VIP Club-

Speaker speaker\_1: Oh yeah.

Speaker speaker\_0: ... and vision?

Speaker speaker\_1: Yeah. The short term is short-term disability. Um, how does that work? Yes. My bad, that's what I mean.

Speaker speaker\_0: So short-term-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... disability is any event that you're temporarily disabled and unable to work. That would help-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... provide the income, you know, in that situation. Um, you would-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... get it for up to 90 days, and it looks like it would pay uh, uh, \$500 a month.

Speaker speaker\_1: Okay. All right, so I'll keep that one and the life insurance, so if you can, say everything else. Thanks.

Speaker speaker\_0: Okay, so we're only keeping the term life and the short-term disability.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: Now are you wanting the term life for you and your spouse?

Speaker speaker\_1: Uh, I'll say me and my daughter.

Speaker speaker\_0: Or are you getting short-term life?

Speaker speaker\_1: Uh, so, so how much extra would I have to pay if I, if I put my daughter in it? My wife, uh, got life insurance already. But if I should put my daughter, how much, um, like how much more-

Speaker speaker\_0: So right now I, I can tell you it's gonna be the same, what you're paying right now. So what you have is for employee and spouse.

Speaker speaker\_1: Okay.

Speaker speaker\_0: But it happens to be the same price if we switch it over to-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... employee child.

Speaker speaker\_1: Oh, okay. Okay, yeah. So you could, you can, um, you can do that for me. Like, um, employee and um, child. Thank you.

Speaker speaker\_0: Okay, so we're gonna do the term life for employee and child and then the short-term disability for employee only.

Speaker speaker\_1: Yes, ma'am. Thank you.

Speaker speaker\_0: Okay, so a couple of things. Um, these changes are gonna take about one to two weeks to be processed-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... through your payroll department.

Speaker speaker\_1: Okay, that's fine.

Speaker speaker\_0: So you may still see uh, one to two more checks-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... where you're charged for everything that you originally signed up for until the change has been processed through payroll.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Now the new deduction amount for the term life employee plus child and the short-term disability would come, uh, down to just \$6.70 a week.

Speaker speaker\_1: Perfect. Thank you, so good.

Speaker speaker\_0: And then um, who did you want to name as the beneficiary for that term life policy?

Speaker speaker\_1: Uh, I'll say um, you put my wife.

Speaker speaker\_0: Okay. What is her name?

Speaker speaker\_1: Uh, Caresse.

Speaker speaker\_0: How do you-

Speaker speaker\_1: Y- are you gonna need a social and stuff?

Speaker speaker\_0: No, sir, just her name.

Speaker speaker\_1: Okay, all right. C-A-R-

Speaker speaker\_0: Do you mind spelling that?

Speaker speaker\_1: Oh yeah, my bad. C-A-R-E-S-S-E, Caresse. And then Nembhard, my last name.

Speaker speaker\_0: All right, so first name is C-A-R-E-S-S-E? And then same last name?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. All righty, well, I went ahead and requested for those changes to be made, and then did you need help with anything else?

Speaker speaker\_1: No, that's all, ma'am. Thank you.

Speaker speaker\_0: You're welcome. You have a wonderful day.

Speaker speaker\_1: Uh, you too, ma'am. Thanks, bye.

Speaker speaker\_0: Thank you. Bye-bye.

Speaker speaker\_1: All right, bye.