

## Transcript: VICTORIA

**Taylor-6534511123283968-6586310895124480**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Yes, ma'am. My name is Robert Harper, and, oh, it was on, I guess, December 9th I had called you guys about some life insurance. Okay. And you're not... you're not part of a Crown Staffing in Bardstown. You're just a insurance company, right? No. We, we work specifically with staffing agencies, and Crown Staffing is one of our clients. Oh, okay. I just, I didn't know what was going on here. Ma'am, uh, do I have insurance? I, I don't get a check still from them. I don't get nothing. And I, I didn't know if I got it or didn't, or- Okay. ... you know, what to deal with. Um, let me just look- Could you tell me what... Yes. Robert J. Harper. H-A-R-P-E-R. Okay, gotcha. And the last four of your Social? 5-8-2-5. Okay. Do you mind verifying your address and date of birth? Uh, 306 Mallard Point, Lewisburg, Kentucky, 0... or 4-0-0-7-8, and January 6th of 1957. All right. Your phone number 859-612-1317? Yes. That is my cell phone number. Okay. And then email is rjh5776@yahoo? Yes, all small letters. Okay. Yeah, so it does look like you're enrolled into term life for employee only, and it is currently active. Okay. My question is, I think they told me it was \$1.99 per week? Yes, correct. Is that correct? Now, I'm a part-time worker for them, Crown Staffing. Mm-hmm. What happens if I don't work a... If I don't work a week, then what happens? Um, I believe you would get a text message from us letting you know that we didn't receive a payroll deduction for it. And then at that point, you would just call in to make a direct payment for it. Okay. Uh, can I just pay by the month? Uh, we don't have that option to do that, unfortunately. Oh, it's every week? Yeah, it's every week. And then like I said, if for whatever reason we don't receive a deduction from your payroll, then we would, uh, send you a text message to where you can call in and make a payment with us with either a debit or credit card. Oh, okay. All right. I just, I didn't know how all this worked. Could you s-send me some information on this policy, uh, in paper? I'm not real good with, uh, on-the-phone kind of stuff. I'd rather have something in, in writing. Okay. So with us just being your administrators, we're not the actual insurance company. What I have that I can send to you is a copy of the benefits guide. Now, the benefits guide- Yeah. ... goes over all of the benefits being offered through Crown, not what you're specifically enrolled into. Okay, good. That... Yeah, that would... But it's, it's in... on paper, right? Um, I can send it to your email. Well, see, that's the problem. If you like... Okay. Uh, I have a hard time... I'd like it in, in... on paper. Now, you might be able to reach out to your employer and have them provide you with a copy of the benefits guide, or I can give you the phone number to the actual insurance company and see if they can send you that information to your address. Okay. The only other- Okay. ... way we have to send it is by email, unfortunately. Oh, that's the only way. Okay. Uh, okay. Um, just trying to think here. Okay, give me the number. Maybe I'll give them a call. Okay. So the insurance carrier for the term life is American Public Life. American Public Life.

Uh-huh. Okay. And their phone number is 800-256- 2-5-6-... 2-5-6-... Yes, sir. 8-6-0-6. 8-6-0-6. Correct? Yeah, so altogether you should have 800-256-8606. Okay. All right. Uh, okay. I guess all my other questions, I can just ask them, right? Yes, sir. They might be able to provide you with more specific information as well. We're just, like, the administrators. So, like, we can get you enrolled into coverage. Um, we can make changes to the enrollment, uh, accept a direct payment for the coverage, and answer general questions. But if you have any specific questions, uh, American Public Life can go into further details with you. Do you guys... I don't know if you're the one I should be asking. Do you provide, like, um, dental insurance and stuff like that? Yeah, your employer does also offer, um, things like, there's a couple different medical plans, and then there's, um, dental, vision, uh, short-term disability. Well, well, see, my employer's the State of Kentucky. And see, I retired from them about three years ago, and I've come back through Crown Staffing, and I'm just a part-timer, so... But they don't provide, provide that stuff. I had that before, but, you know, as a part-timer, I was just wondering if you, if somebody offered dental. Yeah, so that's what I meant by your employer, is the, the staffing agency, Crown Services. They offer these benefits. Oh, Crown Services. Yeah. Oh, okay. So you're, they would be my employer? Yeah, that's what I meant- Okay. ... by that. Oh, okay, 'cause I was thinking State of Kentucky, they done turned me loose, so they don't want me signing back up with them. Yeah. Okay. All right. Well, I think you answered my questions. All right. I'll give them a call. All right. You have a wonderful day. All right. You too. Bye. Bye-bye. Did you need me to disconnect? Uh, yes. Okay. You have a wonderful day. Okay. Thanks. 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 on a Card. This is Victoria. How can I help you?

Speaker speaker\_2: Yes, ma'am. My name is Robert Harper, and, oh, it was on, I guess, December 9th I had called you guys about some life insurance.

Speaker speaker\_1: Okay.

Speaker speaker\_2: And you're not... you're not part of a Crown Staffing in Bardstown. You're just a insurance company, right?

Speaker speaker\_1: No. We, we work specifically with staffing agencies, and Crown Staffing is one of our clients.

Speaker speaker\_2: Oh, okay. I just, I didn't know what was going on here. Ma'am, uh, do I have insurance? I, I don't get a check still from them. I don't get nothing. And I, I didn't know if I got it or didn't, or-

Speaker speaker\_1: Okay.

Speaker speaker\_2: ... you know, what to deal with.

Speaker speaker\_1: Um, let me just look-

Speaker speaker\_2: Could you tell me what... Yes. Robert J. Harper. H-A-R-P-E-R.

Speaker speaker\_1: Okay, gotcha. And the last four of your Social?

Speaker speaker\_2: 5-8-2-5.

Speaker speaker\_1: Okay. Do you mind verifying your address and date of birth?

Speaker speaker\_2: Uh, 306 Mallard Point, Lewisburg, Kentucky, 0... or 4-0-0-7-8, and January 6th of 1957.

Speaker speaker\_1: All right. Your phone number 859-612-1317?

Speaker speaker\_2: Yes. That is my cell phone number.

Speaker speaker\_1: Okay. And then email is rjh5776@yahoo?

Speaker speaker\_2: Yes, all small letters.

Speaker speaker\_1: Okay. Yeah, so it does look like you're enrolled into term life for employee only, and it is currently active.

Speaker speaker\_2: Okay. My question is, I think they told me it was \$1.99 per week?

Speaker speaker\_1: Yes, correct.

Speaker speaker\_2: Is that correct? Now, I'm a part-time worker for them, Crown Staffing.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: What happens if I don't work a... If I don't work a week, then what happens?

Speaker speaker\_1: Um, I believe you would get a text message from us letting you know that we didn't receive a payroll deduction for it. And then at that point, you would just call in to make a direct payment for it.

Speaker speaker\_2: Okay. Uh, can I just pay by the month?

Speaker speaker\_1: Uh, we don't have that option to do that, unfortunately.

Speaker speaker\_2: Oh, it's every week?

Speaker speaker\_1: Yeah, it's every week. And then like I said, if for whatever reason we don't receive a deduction from your payroll, then we would, uh, send you a text message to where you can call in and make a payment with us with either a debit or credit card.

Speaker speaker\_2: Oh, okay. All right. I just, I didn't know how all this worked. Could you send me some information on this policy, uh, in paper? I'm not real good with, uh, on-the-phone kind of stuff. I'd rather have something in, in writing.

Speaker speaker\_1: Okay. So with us just being your administrators, we're not the actual insurance company. What I have that I can send to you is a copy of the benefits guide. Now, the benefits guide-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: ... goes over all of the benefits being offered through Crown, not what you're specifically enrolled into.

Speaker speaker\_2: Okay, good. That... Yeah, that would... But it's, it's in... on paper, right?

Speaker speaker\_1: Um, I can send it to your email.

Speaker speaker\_2: Well, see, that's the problem.

Speaker speaker\_1: If you like... Okay.

Speaker speaker\_2: Uh, I have a hard time... I'd like it in, in... on paper.

Speaker speaker\_1: Now, you might be able to reach out to your employer and have them provide you with a copy of the benefits guide, or I can give you the phone number to the actual insurance company and see if they can send you that information to your address.

Speaker speaker\_2: Okay.

Speaker speaker\_1: The only other-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... way we have to send it is by email, unfortunately.

Speaker speaker\_2: Oh, that's the only way. Okay. Uh, okay. Um, just trying to think here. Okay, give me the number. Maybe I'll give them a call.

Speaker speaker\_1: Okay. So the insurance carrier for the term life is American Public Life.

Speaker speaker\_2: American Public Life.

Speaker speaker\_1: Uh-huh.

Speaker speaker\_2: Okay.

Speaker speaker\_1: And their phone number is 800-256-

Speaker speaker\_2: 2-5-6-... 2-5-6-...

Speaker speaker\_1: Yes, sir. 8-6-0-6.

Speaker speaker\_2: 8-6-0-6. Correct?

Speaker speaker\_1: Yeah, so altogether you should have 800-256-8606.

Speaker speaker\_2: Okay. All right. Uh, okay. I guess all my other questions, I can just ask them, right?

Speaker speaker\_1: Yes, sir. They might be able to provide you with more specific information as well. We're just, like, the administrators. So, like, we can get you enrolled into coverage. Um, we can make changes to the enrollment, uh, accept a direct payment for the coverage, and answer general questions. But if you have any specific questions, uh, American Public Life can go into further details with you.

Speaker speaker\_2: Do you guys... I don't know if you're the one I should be asking. Do you provide, like, um, dental insurance and stuff like that?

Speaker speaker\_1: Yeah, your employer does also offer, um, things like, there's a couple different medical plans, and then there's, um, dental, vision, uh, short-term disability.

Speaker speaker\_2: Well, well, see, my employer's the State of Kentucky. And see, I retired from them about three years ago, and I've come back through Crown Staffing, and I'm just a part-timer, so... But they don't provide, provide that stuff. I had that before, but, you know, as a part-timer, I was just wondering if you, if somebody offered dental.

Speaker speaker\_1: Yeah, so that's what I meant by your employer, is the, the staffing agency, Crown Services. They offer these benefits.

Speaker speaker\_2: Oh, Crown Services.

Speaker speaker\_1: Yeah.

Speaker speaker\_2: Oh, okay. So you're, they would be my employer?

Speaker speaker\_1: Yeah, that's what I meant-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... by that.

Speaker speaker\_2: Oh, okay, 'cause I was thinking State of Kentucky, they done turned me loose, so they don't want me signing back up with them.

Speaker speaker\_1: Yeah.

Speaker speaker\_2: Okay. All right. Well, I think you answered my questions. All right. I'll give them a call.

Speaker speaker\_1: All righty. You have a wonderful day.

Speaker speaker\_2: All right. You too. Bye.

Speaker speaker\_1: Bye-bye. Did you need me to disconnect?

Speaker speaker\_2: Uh, yes.

Speaker speaker\_1: Okay. You have a wonderful day.

Speaker speaker\_2: Okay. Thanks. Bye.