

## Transcript: Chris Sofield

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### Full Transcript

You're calling Meemaw now- Hello? ... for quality assurance purposes. Hi, good afternoon. Can I speak with Michael Kowalski? This is. Hi, Mr. Kowalski. This is Chris with Benefits and a Card calling on behalf of Surge Staffing. How are you doing today? Um, pretty good actually. I'm kinda confused. It's been a confusing day. We all did but it's uh- I don't know, I- ... definitely a mindful thing at this point. Yeah, I feel like a pull, a piece of pulled taffy going this way, that way, upside down and right, and back and forth- ... and then start all over again. Definitely understand, I've had days like that myself. Um- Uh-huh. ... before we continue, call is being recorded for quality assurance and training purposes. I'm just calling regarding an email that you left with us yesterday- Mm-hmm. ... uh, requesting to opt out of Surge's automatic enrollment for their insurance benefits. I just wanted to give you a call and let you know that's been taken care of, so you're not gonna get enrolled into anything from them, okay? Wait, say that again? Um, the medical insurance benefits that Surge Staffing offers, um, that- Sure. ... they automatically enroll you into. Uh, you, you- Oh. ... given us a call yesterday but we were closed and you had left us a voicemail. Um, yeah, I just, uh, the medical insurance basically, I mean, I really don't need it 'cause I don't want you guys taking it out. I don't know how much it is, but could you tell me how much it is and what it covers or what? Yeah, so, uh, the plan that they automatically enroll you into is \$15.16 per week for, um, a preventative care policy, so things like physicals, vaccinations, cancer screenings and services like that. Uh, now there are other insurance that they offer, um, but the one that I just, that one is just the one that they automatically enroll you into. Okay. No, I don't, I actually, I don't need any of that really. Okay. I don't need any of it, so... No problem. Yeah, no problem. Well go on ahead and- And I think, I need, need, I need to save all the money I can. Definitely understand that. So we've gone ahead and opted you out of the automatic enrollment, so you will not... So that will not happen and nothing will be coming out of your check at least for insurance purposes. Um, so yeah, you're, you're good to go on that front. Now if you do change your mind and you wish to enroll into anything, uh, that window for that is very quickly closing. Uh, from what I see here, it looks like you've got until this Friday, February the 7th, to make any final decisions on that. And so if you wanted to enroll, you can do so anytime this week. Um, but if you're not looking to enroll into anything from them, then this would be the last time you need to speak with us. Okay. Do you guys have life insurance? Uh, there is a life insurance policy. Um- Really? It is a... Yeah, it's a \$20,000 policy, term life for \$1.07 per week. For how much? \$1, uh, \$1.07. Okay. And, um, is that just me or can I put my wife on there? Uh, yeah, you can, you can put your wife on there. Um, you'll be covered at \$20,000 but she'll be covered at \$2,500. \$2,500... And I'll be covered at how much? \$20,000. \$20,000, okay. Yeah, let's do that. Okay, yeah, we can get that set up at least then. Uh, one moment. I'm in a doctor's office right now so... But that's okay until I come in the door, so... No, understood. All

right, so \$1.07, we authorize Surge to make that deduction per week. Uh, yeah, for life insurance? Yes, sir. And that's... But they have all the information, they have the contact information about my wife. That's... Uh, so what we'll do, uh, all I'm gonna need is, um... Sorry, you said for your... My apologies, I read the wrong- Well, my- Oh, sorry, my apologies. I read the wrong thing. For you and your wife on the policy at the same time, it's \$1.89 per week. Oh, I don't think that my wife can handle that much. Yeah, yeah, that's, that's fine. Okay. Um, and then I'll just need to get at least your wife's name and date of birth and then, um, put down who you are, who you want to pay for everything. What's your wife's name? Uh, her name is Melissa. Jean. Yeah, that's the same. Mm-hmm. That's J-E-A-N, then Kowalski, K-O-W-A-L-S-K-I. All right, and, uh- And she's gonna, she's gonna, she's gonna kill me 'cause I'm trying to remember her birthday. It's, um, 10/22... Oh, God, she's 11 years younger than I am. Oh my God. So that'd be, what, 1972? Uh, yeah, she was born in 1972. It's either 9 or... It's either... Wait a minute, March, April, May, June, August, September, November. I think it's nine or 9/22/72. So, uh, September 22nd, '72? I believe so. It's either September or November. I can't... I'm pretty sure it's September. Okay. All right. Um, you can always give us a call to update that whenever, if, uh, if you need to. Okay. And then, um, if you happen to know her social off, offhand would you? Her social? Yeah. No, I don't. I don't. That's why you'll give us a call back with that as well. Um, and then, uh- But that can, that can be, that can be progressive, progressed through whatever, right? Now this life insurance, I bet it covers like, uh, burial or whatever, you know what I'm saying? The only thing I know, uh, just 'cause all we are is the enrollment admin for Surge is that it's a term life policy, uh, for \$20,000 for you and \$2,500 for your spouse. Um, we're not the actual innovator of the insurance policy itself so, uh... Now the thing is, is that once it goes into effect, you definitely get in contact with American Public Life, the actual insurance company for the plan. Okay. They'd be able to tell you more about that than I can and if it turns out it's not what you're looking for, you're, you're free to cancel at any point. Oh, okay. All right. All right. So, yeah, I can, I can do that, well, that for right now just, just in case, so. I definitely can. And then- Having the 50/50 bit. Definitely. And then, uh, one last thing I'm gonna need. Who are we naming as the beneficiary for the plan? Uh, Melissa. Okay, got it. All right, so then we'll do that. And then that's all I need to set up that life insurance policy for you. It's gonna take about a week or two for it to fully process. Okay. Once everything goes through, should, you should start seeing that \$1.89 coming out of your check. Once that happens, your policy's effective the following Monday. It what? Once that happens what? So once you, once the, uh, first deduction happens, your policy, the life insurance plan goes into effect the following Monday. Oh, okay. All right. All right, then I'll- I mean, I'll try and stay alive for the next two weeks, so... Well, let's hope it's longer than that. Well, yeah, but... Yeah, well, I don't know with these Georgia and Alabama drivers, so I don't... Yeah. No offense 60 guys are. No, I'm South Carolina but I've been to Georgia, I've been to Alabama. There's, uh... I'm sorry. Yeah, I'm... I'm sorry. Yeah. I used to live in, uh... All right. I used to live in North Carolina, so... Oh, no problem. It's a lot edgier out here. All right. Yeah. Okay. So we're, think we're good to go for your enrollment for the life insurance plan. Um, that's gonna be all, that should be all that's coming out of your check, so we're good to go. Uh, Michael, was there anything else I could help you with? No, that's about it. All right. Well, thank you for taking the time to speak with me today, sir. You have a wonderful day. Uh-huh. You too. Bye-bye. All right, bye now.

## Conversation Format

Speaker speaker\_0: You're calling Meemaw now-

Speaker speaker\_1: Hello?

Speaker speaker\_0: ... for quality assurance purposes.

Speaker speaker\_2: Hi, good afternoon. Can I speak with Michael Kowalski?

Speaker speaker\_1: This is.

Speaker speaker\_2: Hi, Mr. Kowalski. This is Chris with Benefits and a Card calling on behalf of Surge Staffing. How are you doing today?

Speaker speaker\_1: Um, pretty good actually. I'm kinda confused. It's been a confusing day.

Speaker speaker\_2: We all did but it's uh-

Speaker speaker\_1: I don't know, I-

Speaker speaker\_2: ... definitely a mindful thing at this point.

Speaker speaker\_1: Yeah, I feel like a pull, a piece of pulled taffy going this way, that way, upside down and right, and back and forth- ... and then start all over again.

Speaker speaker\_2: Definitely understand, I've had days like that myself. Um-

Speaker speaker\_1: Uh-huh.

Speaker speaker\_2: ... before we continue, call is being recorded for quality assurance and training purposes. I'm just calling regarding an email that you left with us yesterday-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: ... uh, requesting to opt out of Surge's automatic enrollment for their insurance benefits. I just wanted to give you a call and let you know that's been taken care of, so you're not gonna get enrolled into anything from them, okay?

Speaker speaker\_1: Wait, say that again?

Speaker speaker\_2: Um, the medical insurance benefits that Surge Staffing offers, um, that-

Speaker speaker\_1: Sure.

Speaker speaker\_2: ... they automatically enroll you into. Uh, you, you-

Speaker speaker\_1: Oh.

Speaker speaker\_2: ... given us a call yesterday but we were closed and you had left us a voicemail.

Speaker speaker\_1: Um, yeah, I just, uh, the medical insurance basically, I mean, I really don't need it 'cause I don't want you guys taking it out. I don't know how much it is, but could

you tell me how much it is and what it covers or what?

Speaker speaker\_2: Yeah, so, uh, the plan that they automatically enroll you into is \$15.16 per week for, um, a preventative care policy, so things like physicals, vaccinations, cancer screenings and services like that. Uh, now there are other insurance that they offer, um, but the one that I just, that one is just the one that they automatically enroll you into.

Speaker speaker\_1: Okay. No, I don't, I actually, I don't need any of that really.

Speaker speaker\_2: Okay.

Speaker speaker\_1: I don't need any of it, so...

Speaker speaker\_2: No problem. Yeah, no problem. Well go on ahead and-

Speaker speaker\_1: And I think, I need, need, I need to save all the money I can.

Speaker speaker\_2: Definitely understand that. So we've gone ahead and opted you out of the automatic enrollment, so you will not... So that will not happen and nothing will be coming out of your check at least for insurance purposes. Um, so yeah, you're, you're good to go on that front. Now if you do change your mind and you wish to enroll into anything, uh, that window for that is very quickly closing. Uh, from what I see here, it looks like you've got until this Friday, February the 7th, to make any final decisions on that. And so if you wanted to enroll, you can do so anytime this week. Um, but if you're not looking to enroll into anything from them, then this would be the last time you need to speak with us.

Speaker speaker\_1: Okay. Do you guys have life insurance?

Speaker speaker\_2: Uh, there is a life insurance policy. Um-

Speaker speaker\_1: Really?

Speaker speaker\_2: It is a... Yeah, it's a \$20,000 policy, term life for \$1.07 per week.

Speaker speaker\_1: For how much?

Speaker speaker\_2: \$1, uh, \$1.07.

Speaker speaker\_1: Okay. And, um, is that just me or can I put my wife on there?

Speaker speaker\_2: Uh, yeah, you can, you can put your wife on there. Um, you'll be covered at \$20,000 but she'll be covered at \$2,500.

Speaker speaker\_1: \$2,500... And I'll be covered at how much?

Speaker speaker\_2: \$20,000.

Speaker speaker\_1: \$20,000, okay. Yeah, let's do that.

Speaker speaker\_2: Okay, yeah, we can get that set up at least then. Uh, one moment.

Speaker speaker\_1: I'm in a doctor's office right now so... But that's okay until I come in the door, so...

Speaker speaker\_2: No, understood. All right, so \$1.07, we authorize Surge to make that deduction per week.

Speaker speaker\_1: Uh, yeah, for life insurance?

Speaker speaker\_2: Yes, sir.

Speaker speaker\_1: And that's... But they have all the information, they have the contact information about my wife.

Speaker speaker\_2: That's... Uh, so what we'll do, uh, all I'm gonna need is, um... Sorry, you said for your... My apologies, I read the wrong-

Speaker speaker\_1: Well, my-

Speaker speaker\_2: Oh, sorry, my apologies. I read the wrong thing. For you and your wife on the policy at the same time, it's \$1.89 per week.

Speaker speaker\_1: Oh, I don't think that my wife can handle that much. Yeah, yeah, that's, that's fine.

Speaker speaker\_2: Okay. Um, and then I'll just need to get at least your wife's name and date of birth and then, um, put down who you are, who you want to pay for everything. What's your wife's name?

Speaker speaker\_1: Uh, her name is Melissa. Jean.

Speaker speaker\_2: Yeah, that's the same. Mm-hmm.

Speaker speaker\_1: That's J-E-A-N, then Kowalski, K-O-W-A-L-S-K-I.

Speaker speaker\_2: All right, and, uh-

Speaker speaker\_1: And she's gonna, she's gonna, she's gonna kill me 'cause I'm trying to remember her birthday. It's, um, 10/22... Oh, God, she's 11 years younger than I am. Oh my God.

Speaker speaker\_2: So that'd be, what, 1972?

Speaker speaker\_1: Uh, yeah, she was born in 1972. It's either 9 or... It's either... Wait a minute, March, April, May, June, August, September, November. I think it's nine or 9/22/72.

Speaker speaker\_2: So, uh, September 22nd, '72?

Speaker speaker\_1: I believe so. It's either September or November. I can't... I'm pretty sure it's September.

Speaker speaker\_2: Okay. All right. Um, you can always give us a call to update that whenever, if, uh, if you need to.

Speaker speaker\_1: Okay.

Speaker speaker\_2: And then, um, if you happen to know her social off, offhand would you?

Speaker speaker\_1: Her social?

Speaker speaker\_2: Yeah.

Speaker speaker\_1: No, I don't. I don't.

Speaker speaker\_2: That's why you'll give us a call back with that as well. Um, and then, uh-

Speaker speaker\_1: But that can, that can be, that can be progressive, progressed through whatever, right? Now this life insurance, I bet it covers like, uh, burial or whatever, you know what I'm saying?

Speaker speaker\_2: The only thing I know, uh, just 'cause all we are is the enrollment admin for Surge is that it's a term life policy, uh, for \$20,000 for you and \$2,500 for your spouse. Um, we're not the actual innovator of the insurance policy itself so, uh... Now the thing is, is that once it goes into effect, you definitely get in contact with American Public Life, the actual insurance company for the plan.

Speaker speaker\_1: Okay.

Speaker speaker\_2: They'd be able to tell you more about that than I can and if it turns out it's not what you're looking for, you're, you're free to cancel at any point.

Speaker speaker\_1: Oh, okay. All right. All right. So, yeah, I can, I can do that, well, that for right now just, just in case, so.

Speaker speaker\_2: I definitely can. And then-

Speaker speaker\_1: Having the 50/50 bit.

Speaker speaker\_2: Definitely. And then, uh, one last thing I'm gonna need. Who are we naming as the beneficiary for the plan?

Speaker speaker\_1: Uh, Melissa.

Speaker speaker\_2: Okay, got it. All right, so then we'll do that. And then that's all I need to set up that life insurance policy for you. It's gonna take about a week or two for it to fully process.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Once everything goes through, should, you should start seeing that \$1.89 coming out of your check. Once that happens, your policy's effective the following Monday.

Speaker speaker\_1: It what? Once that happens what?

Speaker speaker\_2: So once you, once the, uh, first deduction happens, your policy, the life insurance plan goes into effect the following Monday.

Speaker speaker\_1: Oh, okay. All right.

Speaker speaker\_2: All right, then I'll-

Speaker speaker\_1: I mean, I'll try and stay alive for the next two weeks, so...

Speaker speaker\_2: Well, let's hope it's longer than that.

Speaker speaker\_1: Well, yeah, but... Yeah, well, I don't know with these Georgia and Alabama drivers, so I don't...

Speaker speaker\_2: Yeah.

Speaker speaker\_1: No offense 60 guys are.

Speaker speaker\_2: No, I'm South Carolina but I've been to Georgia, I've been to Alabama. There's, uh...

Speaker speaker\_1: I'm sorry.

Speaker speaker\_2: Yeah, I'm...

Speaker speaker\_1: I'm sorry. Yeah. I used to live in, uh...

Speaker speaker\_2: All right.

Speaker speaker\_1: I used to live in North Carolina, so... Oh, no problem. It's a lot edgier out here.

Speaker speaker\_2: All right.

Speaker speaker\_1: Yeah. Okay.

Speaker speaker\_2: So we're, think we're good to go for your enrollment for the life insurance plan. Um, that's gonna be all, that should be all that's coming out of your check, so we're good to go. Uh, Michael, was there anything else I could help you with?

Speaker speaker\_1: No, that's about it.

Speaker speaker\_2: All right. Well, thank you for taking the time to speak with me today, sir. You have a wonderful day.

Speaker speaker\_1: Uh-huh. You too. Bye-bye.

Speaker speaker\_2: All right, bye now.