

Transcript: Estefania

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Full Transcript

Hello. Your call may be monitored or recorded for quality assurance purposes. Hey, good afternoon. I'm, I'm giving you a callback. I just got off the phone with you, and I just wanted to verify that you did still wanna keep the plans under Employee Plus Child that you had. Yes, but like, you know, I don't want them on, on the medical part. I just want them on the... What, what the other part of it, the life and the, uh... Yeah, so you have Group Accident for Employee Plus Child, Vision for Employee Plus Child, Term Life for Employee Plus Child, Dental for Employee Plus Child, and then your VIP Standard, which is the medical plan for Employee Plus Child. So if you include a kid in any of those, it would have to stay for Employee Plus Child 'cause I can't just select, um, certain kids to have certain plans. Like, if you add a kid in general into any of the plans, it would have to be Employee Plus Child for the max coverage. So they adding, they, they adding all them? Correct. Mm-hmm. So I just wanted to ask you is, like, for the medical, did you wanna do em- like, change the level of coverage to employee only? Or did you wanna leave it for Employee Plus Child, since you did have that for Ariana? Yeah, 'cause she needs, yeah. Okay, so yeah. You would have to keep it 'cause it doesn't matter if you just add one child, like, the pri- you would still have to do Employee Plus Child, and then they would total 100. So how much does it do? Do the price change with th- with the adds? Yes, cor- it does. So I'mma give you an example, um, for the VIP Standard right now, you're paying \$27.42 for the Employee Plus Child coverage. If you were to change it to employee only, it would be \$17.73 weekly instead of \$27.42. Then for your dental, you have Employee Plus Child, that's \$9.36 weekly from your paycheck. If you were to change that to employee only, it would be \$3.51 weekly, um, for, yeah, for those. And then- So how much that's gonna for me adding them on to do, uh, the plan change? So right now, uh, you would still be paying the same amount weekly that you've been paying 'cause all I do is add it. But they'll still added? Yes. They be adding on to my bill. They onto all my, uh, medical stuff. I'm sorry, can you repeat that? So they, that's gonna mean they'll be adding onto everything? Correct. Mm-hmm. Oh. The price doesn't change. Hold on, could, could you hold on? Let me add them on, add their mama 'cause she want them on there. Okay. Hold on. What? She said she can't add them on. She said one thing, they're gonna have to... If I add them on as one, they're gonna be added on to everything. What the hell that mean? So tech- They want, they want the medical too. Oh. So technically, I was telling him that if he just wants one child added, he would still have to choose Employee Plus Child, um, and that would be \$27.42. Okay. So it's gonna be over here? If he changed the level of coverage, meaning employee only, for, like, medical, it's only \$17.73 weekly for the employee plan. But if he adds a child, it doesn't matter how many kids he adds, it's still gonna be \$27.42 weekly. So I was wondering if he wanted me to change the medical plan to employee only since he doesn't want, um, the children included. But if he does that, then that means Ariana won't have

medical coverage. But she need that. But I'm saying though, like, know what I'm saying though, she can't add them on life insurance without, without adding them on the medical and all that. No, I can do that. They got medical. They got medical. I can. They have medical. So if you just- Add them to it. Yeah. So all of the plans, you can choose employee only or employee and spouse, employee and child, employee and family. So if you wanna, if you wanna, um... If you wanna change your medical plan to employee only, I can do that. And then he- No, but see, I don't want, I don't want no employ- I, uh, y'all still needs medical, so I, I can't, I can't do medical. Oh, okay. Gotcha. Okay, then. I just wanted to check with you just to double check 'cause, um, your weekly deduction, even if you added the other kids, it still stays the same 'cause it's still Employee Plus Child coverage. It does, but- They just haven't been added to it. But she don't want them on the medical though, so, so you, I guess you're gonna have to take them back off, right? Do he have to add all of the kids to the medical? 'Cause my three have medical. No. So if he doesn't add, um... Give me one second. If he doesn't add... Give me one second, give me one second. Okay, so he doesn't have to add the three kids as a dependent. Huh? However, if he does wanna add term life and group accident, this is where the confusion happens, if he does wanna add the three other kids into term life- ... and group accident, they would actually go under beneficiaries. Because if I put them as dependents, that means that they're gonna be with him when it comes to the medical plan, dental, and vision. But he just wants to add them as beneficiaries then. But, but that mean they won't be covered on there though, right? If something was to happen to you, they would receive, um, that money when it comes to- What if- ... term life and group accident.... but if something was to happen to them, they would be covered up under there with. Correct. They would. So you would have to leave them as dependents. And like I said, you, you, would still be paying the same amount, the \$47.08, because it's still employee plus child, so that's not going to go up. You would just include them as a dependent. So if they go under the dependent, they would have to go on his medical insurance as well? Correct. Because, um, they're down there as dependents for employee plus child. I have Ariana who's already on there. Now I added Bobby, Gabriel and Derek. Yeah. But, see, but, see, they already got insurance where I'm paying no out-of-pocket cost for anything. Okay. Um, and I was telling them that... I was telling him that even if he just adds one child, he would still just be paying one- Because she don't, she don't want... Well, you can just take them off because she don't want to lose her insurance that she got right now. Yeah. Okay. Okay, so take them off? Yeah. Um, I can... Yeah. Gotcha. I can add them as beneficiaries though for your term life and group accident. Like if something was to happen to you, they would be getting that equal income. They ain't got to be getting all this. Yeah, they can go on now. They can go on now. Okay. Okay. And then did you also want me to leave your mother on there still as a beneficiary? Yeah, she's, she's already a beneficiary. Yeah, she's... Right now, she's at 100%. Yeah. But if I add them, I would have to distribute it equally between the four of them. You ain't got to do it equally, do you? Yes, I would. I would have to split, split it between them. Can, can, can you add all of y'all as beneficiary too? Yes. All right. So let me... Are you twin sisters? Yes, I would have to distribute it between the four of them equally. Because it's five, right? When you add all of y'all as beneficiary. Yeah. So it's going to be a total of five people. Yeah, one, two, three, four, five. Yes, sir. And then right now, I'm gonna go ahead and take Bobby off. Uh, Gabriel and Derek, okay? Since you don't want them as dependents anymore. Okay. Don't worry, I just wanted to double-check. Okay. Okay, sounds good. Thanks. All right, thank you. Thank you for answering. Thank you.

Conversation Format

Speaker speaker_0: Hello.

Speaker speaker_1: Your call may be monitored or recorded for quality assurance purposes. Hey, good afternoon. I'm, I'm giving you a callback. I just got off the phone with you, and I just wanted to verify that you did still wanna keep the plans under Employee Plus Child that you had.

Speaker speaker_0: Yes, but like, you know, I don't want them on, on the medical part. I just want them on the... What, what the other part of it, the life and the, uh...

Speaker speaker_1: Yeah, so you have Group Accident for Employee Plus Child, Vision for Employee Plus Child, Term Life for Employee Plus Child, Dental for Employee Plus Child, and then your VIP Standard, which is the medical plan for Employee Plus Child. So if you include a kid in any of those, it would have to stay for Employee Plus Child 'cause I can't just select, um, certain kids to have certain plans. Like, if you add a kid in general into any of the plans, it would have to be Employee Plus Child for the max coverage.

Speaker speaker_0: So they adding, they, they adding all them?

Speaker speaker_1: Correct. Mm-hmm. So I just wanted to ask you is, like, for the medical, did you wanna do em- like, change the level of coverage to employee only? Or did you wanna leave it for Employee Plus Child, since you did have that for Ariana?

Speaker speaker_0: Yeah, 'cause she needs, yeah.

Speaker speaker_1: Okay, so yeah. You would have to keep it 'cause it doesn't matter if you just add one child, like, the pri- you would still have to do Employee Plus Child, and then they would total 100.

Speaker speaker_0: So how much does it do? Do the price change with th- with the adds?

Speaker speaker_1: Yes, cor- it does. So I'mma give you an example, um, for the VIP Standard right now, you're paying \$27.42 for the Employee Plus Child coverage. If you were to change it to employee only, it would be \$17.73 weekly instead of \$27.42. Then for your dental, you have Employee Plus Child, that's \$9.36 weekly from your paycheck. If you were to change that to employee only, it would be \$3.51 weekly, um, for, yeah, for those. And then-

Speaker speaker_0: So how much that's gonna for me adding them on to do, uh, the plan change?

Speaker speaker_1: So right now, uh, you would still be paying the same amount weekly that you've been paying 'cause all I do is add it.

Speaker speaker_0: But they'll still added?

Speaker speaker_1: Yes.

Speaker speaker_0: They be adding on to my bill. They onto all my, uh, medical stuff.

Speaker speaker_1: I'm sorry, can you repeat that?

Speaker speaker_0: So they, that's gonna mean they'll be adding onto everything?

Speaker speaker_1: Correct. Mm-hmm.

Speaker speaker_0: Oh.

Speaker speaker_1: The price doesn't change.

Speaker speaker_0: Hold on, could, could you hold on? Let me add them on, add their mama 'cause she want them on there.

Speaker speaker_1: Okay.

Speaker speaker_0: Hold on.

Speaker speaker_2: What?

Speaker speaker_0: She said she can't add them on. She said one thing, they're gonna have to... If I add them on as one, they're gonna be added on to everything.

Speaker speaker_2: What the hell that mean?

Speaker speaker_1: So tech-

Speaker speaker_0: They want, they want the medical too. Oh.

Speaker speaker_1: So technically, I was telling him that if he just wants one child added, he would still have to choose Employee Plus Child, um, and that would be \$27.42.

Speaker speaker_0: Okay. So it's gonna be over here?

Speaker speaker_1: If he changed the level of coverage, meaning employee only, for, like, medical, it's only \$17.73 weekly for the employee plan. But if he adds a child, it doesn't matter how many kids he adds, it's still gonna be \$27.42 weekly. So I was wondering if he wanted me to change the medical plan to employee only since he doesn't want, um, the children included. But if he does that, then that means Ariana won't have medical coverage.

Speaker speaker_0: But she need that. But I'm saying though, like, know what I'm saying though, she can't add them on life insurance without, without adding them on the medical and all that.

Speaker speaker_1: No, I can do that.

Speaker speaker_2: They got medical. They got medical.

Speaker speaker_1: I can.

Speaker speaker_2: They have medical.

Speaker speaker_1: So if you just-

Speaker speaker_0: Add them to it.

Speaker speaker_1: Yeah. So all of the plans, you can choose employee only or employee and spouse, employee and child, employee and family. So if you wanna, if you wanna, um... If you wanna change your medical plan to employee only, I can do that. And then he-

Speaker speaker_0: No, but see, I don't want, I don't want no employ- I, uh, y'all still needs medical, so I, I can't, I can't do medical.

Speaker speaker_1: Oh, okay. Gotcha. Okay, then. I just wanted to check with you just to double check 'cause, um, your weekly deduction, even if you added the other kids, it still stays the same 'cause it's still Employee Plus Child coverage.

Speaker speaker_0: It does, but-

Speaker speaker_1: They just haven't been added to it.

Speaker speaker_0: But she don't want them on the medical though, so, so you, I guess you're gonna have to take them back off, right?

Speaker speaker_2: Do he have to add all of the kids to the medical? 'Cause my three have medical.

Speaker speaker_1: No. So if he doesn't add, um... Give me one second. If he doesn't add... Give me one second, give me one second. Okay, so he doesn't have to add the three kids as a dependent.

Speaker speaker_2: Huh?

Speaker speaker_1: However, if he does wanna add term life and group accident, this is where the confusion happens, if he does wanna add the three other kids into term life- ... and group accident, they would actually go under beneficiaries. Because if I put them as dependents, that means that they're gonna be with him when it comes to the medical plan, dental, and vision. But he just wants to add them as beneficiaries then.

Speaker speaker_0: But, but that mean they won't be covered on there though, right?

Speaker speaker_1: If something was to happen to you, they would receive, um, that money when it comes to-

Speaker speaker_0: What if-

Speaker speaker_1: ... term life and group accident.

Speaker speaker_3: ... but if something was to happen to them, they would be covered up under there with.

Speaker speaker_1: Correct. They would. So you would have to leave them as dependents. And like I said, you, you, would still be paying the same amount, the \$47.08, because it's still employee plus child, so that's not going to go up. You would just include them as a dependent.

Speaker speaker_4: So if they go under the dependent, they would have to go on his medical insurance as well?

Speaker speaker_1: Correct. Because, um, they're down there as dependents for employee plus child. I have Ariana who's already on there. Now I added Bobby, Gabriel and Derek.

Speaker speaker_3: Yeah.

Speaker speaker_4: But, see, but, see, they already got insurance where I'm paying no out-of-pocket cost for anything.

Speaker speaker_1: Okay. Um, and I was telling them that... I was telling him that even if he just adds one child, he would still just be paying one-

Speaker speaker_3: Because she don't, she don't want... Well, you can just take them off because she don't want to lose her insurance that she got right now.

Speaker speaker_4: Yeah.

Speaker speaker_1: Okay. Okay, so take them off?

Speaker speaker_4: Yeah.

Speaker speaker_1: Um, I can...

Speaker speaker_4: Yeah.

Speaker speaker_1: Gotcha. I can add them as beneficiaries though for your term life and group accident. Like if something was to happen to you, they would be getting that equal income.

Speaker speaker_3: They ain't got to be getting all this.

Speaker speaker_4: Yeah, they can go on now. They can go on now.

Speaker speaker_1: Okay. Okay. And then did you also want me to leave your mother on there still as a beneficiary?

Speaker speaker_3: Yeah, she's, she's already a beneficiary.

Speaker speaker_1: Yeah, she's... Right now, she's at 100%.

Speaker speaker_3: Yeah.

Speaker speaker_1: But if I add them, I would have to distribute it equally between the four of them.

Speaker speaker_3: You ain't got to do it equally, do you?

Speaker speaker_1: Yes, I would. I would have to split, split it between them.

Speaker speaker_3: Can, can, can you add all of y'all as beneficiary too?

Speaker speaker_1: Yes.

Speaker speaker_3: All right. So let me... Are you twin sisters?

Speaker speaker_1: Yes, I would have to distribute it between the four of them equally.

Speaker speaker_3: Because it's five, right? When you add all of y'all as beneficiary.

Speaker speaker_1: Yeah. So it's going to be a total of five people. Yeah, one, two, three, four, five. Yes, sir. And then right now, I'm gonna go ahead and take Bobby off. Uh, Gabriel and Derek, okay? Since you don't want them as dependents anymore.

Speaker speaker_3: Okay.

Speaker speaker_1: Don't worry, I just wanted to double-check.

Speaker speaker_3: Okay. Okay, sounds good. Thanks.

Speaker speaker_4: All right, thank you. Thank you for answering.

Speaker speaker_1: Thank you.