

## Transcript: Francesca

**Baez-5526036752580608-6455778926346240**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits 10-09. My name is Francesca. How can I assist you today? Yes, good afternoon. Well, hey, I've been calling your other number, uh, 1-800-908-1701, and this is not... no one's answering. So this is why I called this number. And I need some help on, um... First of all, my name is Rodney Blackwell and I work for MAU out of Augusta, Georgia. And I wanna confirm my, um, insurance policy, life s- life insurance policy. Okay, what are the last four of your Social? Last four of the Social's 5410. Please verify your mailing address and date of birth for security purposes. Um, 281 Old Jackson Highway, Jackson, South Carolina, 29831. And, um, what's the last four again? Date of birth? I mean, um, yeah, date of birth's 6/24/67. We have this phone number read 28035223739? Yes. And we have your email down as rodneylittles64@gmail.com? Yes. Okay, it shows that you're currently selected to be enrolled into the Term Life, which is a life insurance for employee and spouse, and it is currently active. Okay. What about the life insurance? That's the one that we just went over, Mr. Blackwell. No, that's ... Excuse me? I thought that was health insurance. No, sir. You asked me for your life insurance. So in general- Oh, okay. ... your full policy is active right now. That dental, vision, medical, short-term disability, and life insurance, they are all currently active at this moment. Okay. All right. All right. Now, um, the, uh, the life insurance, uh, that's for me, um... Mr. Blackwell? Yes. Yes, I'm not sure if that was a, um, disconnection, but you said something in regards to the life insurance for you and then there was no longer- Yeah. Is, is, is, is, is it, is it for me or my wife or it's both of us? You put it down for both of you guys. No. Right now, is... I'm sorry, sir. The line cut off. Ah. O- okay. Can you hear me now? Yes, sir. There we go. Okay. Now, c- can you borrow money from that policy? Is that... Is that the type of policy it is? No, sir. Unfortunately, you cannot. Okay. All right. Let me ask you this. What is, uh, the grand total will be paid out if anything happens? I'm just asking these questions just to confirm. Sure thing, sir. So for yourself, employees are covered up to \$20,000 up to the age of 64. Once you turn 65 and older, that amount does decrease 25% and it keeps doing so every five years. And your spouse, regardless of age, will be covered for \$2,500. Okay, \$2,500. Okay, gotcha. All right. Now, um, and c- correct me if I'm wrong, this is not a typical insur-... right? That is correct. Yes, sir. So typical insurance is what they call major medical insurance. What you currently have is PPO limited plan. Right. And that is... Oh, it's cutting off again, sir. Okay. When can I make changes? There we go. So that will be next month when your company goes into their company open enrollment period. We just haven't gotten the specific days yet, but it will be at some point next month. You'll be able to make any changes- Oh, okay. Okay, great. ... during that company open enrollment. Okay. Okay. Now, do you still current- offer long-term? It's not... Well, no, I don't think you do that. No, sir. For the benefits that we offered under MAU, they did not choose any long term, just short-term disability. Okay. I can make

some changes, um, and we'll, um... You said sometime next month? Yes, sir. Okay. All right. Uh, all right then, that's what I needed to know. Okay. All right. Thank you. Um, my pleasure. I hope you have a wonderful rest of your day. Thank you for your time today. Mm-hmm. 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 10-09. My name is Francesca. How can I assist you today?

Speaker speaker\_2: Yes, good afternoon. Well, hey, I've been calling your other number, uh, 1-800-908-1701, and this is not... no one's answering. So this is why I called this number. And I need some help on, um... First of all, my name is Rodney Blackwell and I work for MAU out of Augusta, Georgia. And I wanna confirm my, um, insurance policy, life s- life insurance policy.

Speaker speaker\_1: Okay, what are the last four of your Social?

Speaker speaker\_2: Last four of the Social's 5410.

Speaker speaker\_1: Please verify your mailing address and date of birth for security purposes.

Speaker speaker\_2: Um, 281 Old Jackson Highway, Jackson, South Carolina, 29831. And, um, what's the last four again?

Speaker speaker\_1: Date of birth?

Speaker speaker\_2: I mean, um, yeah, date of birth's 6/24/67.

Speaker speaker\_1: We have this phone number read 28035223739?

Speaker speaker\_2: Yes.

Speaker speaker\_1: And we have your email down as rodneylittles64@gmail.com?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay, it shows that you're currently selected to be enrolled into the Term Life, which is a life insurance for employee and spouse, and it is currently active.

Speaker speaker\_2: Okay. What about the life insurance?

Speaker speaker\_1: That's the one that we just went over, Mr. Blackwell.

Speaker speaker\_2: No, that's ...

Speaker speaker\_1: Excuse me?

Speaker speaker\_2: I thought that was health insurance.

Speaker speaker\_1: No, sir. You asked me for your life insurance. So in general-

Speaker speaker\_2: Oh, okay.

Speaker speaker\_1: ... your full policy is active right now. That dental, vision, medical, short-term disability, and life insurance, they are all currently active at this moment.

Speaker speaker\_2: Okay. All right. All right. Now, um, the, uh, the life insurance, uh, that's for me, um...

Speaker speaker\_1: Mr. Blackwell?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Yes, I'm not sure if that was a, um, disconnection, but you said something in regards to the life insurance for you and then there was no longer-

Speaker speaker\_2: Yeah. Is, is, is, is, is it, is it for me or my wife or it's both of us?

Speaker speaker\_1: You put it down for both of you guys.

Speaker speaker\_2: No. Right now, is...

Speaker speaker\_1: I'm sorry, sir. The line cut off.

Speaker speaker\_2: Ah. O- okay. Can you hear me now?

Speaker speaker\_1: Yes, sir. There we go.

Speaker speaker\_2: Okay. Now, c- can you borrow money from that policy? Is that... Is that the type of policy it is?

Speaker speaker\_1: No, sir. Unfortunately, you cannot.

Speaker speaker\_2: Okay. All right. Let me ask you this. What is, uh, the grand total will be paid out if anything happens? I'm just asking these questions just to confirm.

Speaker speaker\_1: Sure thing, sir. So for yourself, employees are covered up to \$20,000 up to the age of 64. Once you turn 65 and older, that amount does decrease 25% and it keeps doing so every five years. And your spouse, regardless of age, will be covered for \$2,500.

Speaker speaker\_2: Okay, \$2,500. Okay, gotcha. All right. Now, um, and c- correct me if I'm wrong, this is not a typical insur-... right?

Speaker speaker\_1: That is correct. Yes, sir. So typical insurance is what they call major medical insurance. What you currently have is PPO limited plan.

Speaker speaker\_2: Right. And that is...

Speaker speaker\_1: Oh, it's cutting off again, sir.

Speaker speaker\_2: Okay. When can I make changes?

Speaker speaker\_1: There we go. So that will be next month when your company goes into their company open enrollment period. We just haven't gotten the specific days yet, but it will be at some point next month. You'll be able to make any changes-

Speaker speaker\_2: Oh, okay. Okay, great.

Speaker speaker\_1: ... during that company open enrollment.

Speaker speaker\_2: Okay. Okay. Now, do you still current- offer long-term? It's not... Well, no, I don't think you do that.

Speaker speaker\_1: No, sir. For the benefits that we offered under MAU, they did not choose any long term, just short-term disability.

Speaker speaker\_2: Okay. I can make some changes, um, and we'll, um... You said sometime next month?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_2: Okay. All right. Uh, all right then, that's what I needed to know. Okay. All right. Thank you.

Speaker speaker\_1: Um, my pleasure. I hope you have a wonderful rest of your day. Thank you for your time today.

Speaker speaker\_2: Mm-hmm. Bye.