

Transcript: Justin

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits and a Card. This is Justin. How can I help you today? Hi, Justin. My name is Fatima Richardson and I was calling because I wanted to enroll in, um, the short-term disability and the critical illness. Okay, so ATC... What's the last four of your social? 1549. What was your last name, Fatima? Richardson. Okay. And for security purposes, can you verify your home address, including city, state and zip code? 1298 Leisure Drive. That's in Summerville, South Carolina, 29486. And confirm your date of birth? 10-24-1976. And your telephone number I have is 973-494-3128? Yes. And the email I have is fatimaashani@aol.com? Yes. Okay, so let's see here. So just the short-term disability and the critical illness, correct? Mm-hmm. Now, I have a question about the short-term. Yes. If for some reason I didn't use it, I think they said you get, uh, you get something for three months, correct? Um, let's see. And I do- I did hear like say something. Go ahead. Let me con-... Yeah, let me confirm that. The short-term disability... Bear with me. So the benefit period lasts 180 days and it's \$700 a month. So I guess it's six months. So... Okay, so that's six months. So if that happens and, and I use the six months and go back to work, uh, am I still eligible to continue with the short-term disability or is this one time, a one-time out? Um, honestly, that may be a carrier question. Um, let me ask my supervisor. Bear with me one second. They may know. Okay. Do you mind if I place you on a brief hold? Mm-hmm. Okay. Hello. Are you still there? I'm still here. Awesome. Thank you so much for holding. So they did confirm with me that it is more of a carrier question. Um, I can provide you with their telephone number if you wanted to ask them more specifically. Okay, no problem. What's their number? Um, so the insurance carrier is American Public Life and their telephone number is 800-256-8606. Let me just repeat that back. 800-256-8606. Correct. American Public Life? Correct. Yes, ma'am. Okay. So I want to sign up for that and, and also want to sign up for the critical illness. All right. Let's see here. So doing short-term and then critical illness for employee only. Anything else? And what's the payout for the critical illness? And I'm... I think that's a one-time payout, right? Um, I believe so. Let me confirm. Let's see. Critical illness. Yes. So the critical illness benefit amount is 10,000. And I don't know, this may be a carrier question too. Hmm. If you already have a illness and that illness get critical, would... Are you still eligible or you won't be able to get it? Is that also a carrier question? Um, yeah. Now, that's more of a carrier question. Yes. Yes, ma'am. And do I call the same number for that? Uh, yes, ma'am. The 256 n- number I provided you. Okay. And then how much would these benefits be weekly? 'Cause I'm... I get... I know I get paid weekly and they take it out. Um, so doing the short-term disability and critical illness for yourself would be \$9.12 per week. That's together or each? Uh, together. Okay. Say it again. \$9 and what? 12 cents per week. And I think y'all had a, um, a po- insurance policy or something and I forget what the payout was for that. Um, now, they do have a term

life, uh- Mm-hmm. ... which is life insurance. The benefit amount for that one- Yes. ... is 20,000 for employees up to age 64. So what does that mean? You have to reach age 64 only to receive the 20,000? No, ma'am. So the benefit amount is 20,000 for employees up to age 64 and then after 64- Oh. ... it goes down 25%, and then after age 70, another 25% for a total of 50%. Well, why does it go down? Uh, I honestly have no idea. I think it's more of a carrier question as well. So you said at 65 it goes down 25%? Correct. And then at what other age it goes down? 70. It goes down another 25% or 50%? It goes down another 25%, totaling 50% in total. So then that means the payout will be only \$10,000? Correct. And how much is that weekly? Um, so the term life is \$2.11 per week. Okay. You can add that too. Okay. So those three, uh, would make your new total deductions \$11.23. So you say \$11.23, and that'll be taken out every week, correct? Correct. Yes, ma'am. And if any event that I want to drop any of these, I just give you a call back and y'all take it off the den- and stop, taking it out for it? Correct. Correct. Um, I will say cancellations do take one to two weeks to go through. So there is that. Okay. All right. And with the, with the term life, because it's a life insurance, if you was paying anything, you stop, you don't get any money that you put in? It's just, it's, it's done, right? Um, for the term life, as long as you're paying the \$2.11, you have, uh, full access to that, um, if something does occur. If that makes any sense. Okay. All right. Um, that's i- and then I'll just call benefits to get more information. Correct. Um, but d'you authorize ATC to make that \$11.23 deduction for you? Yeah. Mm-hmm. Okay. So I'm gonna save that. And who do you want to put down as your beneficiary for the term life? My daughter, Latiyah, L-A-T-I-Y-A-H, middle initial is S as in Sam, last name is McMillan, M-C-M-I-L-L-A-N. Turn on... Okay. I'm sorry, will you spell the first name for me one more time? It didn't save. L-A-T-I-Y-A-H. Okay. And that's child... Okay. So I do want to let you know that this pending enrollment will take one to two weeks to go through. Then whenever you witness that- Mm-hmm. ... first payroll deduction of the \$11.23 that come off your paycheck, coverage begins the Monday we receive that deduction from ATC Healthcare. Okay. Seven to 10 business days later, you'll receive all of your policy and ID card information in the mail. Other than that, is there anything else that I could've, help you out with today? No, that's it. Did you need my daughter date of birth or no? Um, no, ma'am. I just needed her first, last name and day rel- relationship to her. Okay. All right. No problem. That's it. Awesome. Well, you have a wonderful weekend, okay? Okay. You too. Happy New Year to you and thank you. Happy New Year to you too. Bye-bye. All right. Bye-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 and a Card. This is Justin. How can I help you today?

Speaker speaker_2: Hi, Justin. My name is Fatima Richardson and I was calling because I wanted to enroll in, um, the short-term disability and the critical illness.

Speaker speaker_1: Okay, so ATC... What's the last four of your social?

Speaker speaker_2: 1549.

Speaker speaker_1: What was your last name, Fatima?

Speaker speaker_2: Richardson.

Speaker speaker_1: Okay. And for security purposes, can you verify your home address, including city, state and zip code?

Speaker speaker_2: 1298 Leisure Drive. That's in Summerville, South Carolina, 29486.

Speaker speaker_1: And confirm your date of birth?

Speaker speaker_2: 10-24-1976.

Speaker speaker_1: And your telephone number I have is 973-494-3128?

Speaker speaker_2: Yes.

Speaker speaker_1: And the email I have is fatimaashani@aol.com?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay, so let's see here. So just the short-term disability and the critical illness, correct?

Speaker speaker_2: Mm-hmm. Now, I have a question about the short-term.

Speaker speaker_1: Yes.

Speaker speaker_2: If for some reason I didn't use it, I think they said you get, uh, you get something for three months, correct?

Speaker speaker_1: Um, let's see. And I do-

Speaker speaker_2: I did hear like say something. Go ahead.

Speaker speaker_1: Let me con-... Yeah, let me confirm that. The short-term disability... Bear with me. So the benefit period lasts 180 days and it's \$700 a month. So I guess it's six months.

Speaker speaker_2: So... Okay, so that's six months. So if that happens and, and I use the six months and go back to work, uh, am I still eligible to continue with the short-term disability or is this one time, a one-time out?

Speaker speaker_1: Um, honestly, that may be a carrier question. Um, let me ask my supervisor. Bear with me one second. They may know.

Speaker speaker_2: Okay.

Speaker speaker_1: Do you mind if I place you on a brief hold?

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Okay. Hello. Are you still there?

Speaker speaker_2: I'm still here.

Speaker speaker_1: Awesome. Thank you so much for holding. So they did confirm with me that it is more of a carrier question. Um, I can provide you with their telephone number if you wanted to ask them more specifically.

Speaker speaker_2: Okay, no problem. What's their number?

Speaker speaker_1: Um, so the insurance carrier is American Public Life and their telephone number is 800-256-8606.

Speaker speaker_2: Let me just repeat that back. 800-256-8606.

Speaker speaker_1: Correct.

Speaker speaker_2: American Public Life?

Speaker speaker_1: Correct. Yes, ma'am.

Speaker speaker_2: Okay. So I want to sign up for that and, and also want to sign up for the critical illness.

Speaker speaker_1: All right. Let's see here. So doing short-term and then critical illness for employee only. Anything else?

Speaker speaker_2: And what's the payout for the critical illness? And I'm... I think that's a one-time payout, right?

Speaker speaker_1: Um, I believe so. Let me confirm. Let's see. Critical illness. Yes. So the critical illness benefit amount is 10,000.

Speaker speaker_2: And I don't know, this may be a carrier question too. Hmm. If you already have a illness and that illness get critical, would... Are you still eligible or you won't be able to get it? Is that also a carrier question?

Speaker speaker_1: Um, yeah. Now, that's more of a carrier question. Yes. Yes, ma'am.

Speaker speaker_2: And do I call the same number for that?

Speaker speaker_1: Uh, yes, ma'am. The 256 n- number I provided you.

Speaker speaker_2: Okay. And then how much would these benefits be weekly? 'Cause I'm... I get... I know I get paid weekly and they take it out.

Speaker speaker_1: Um, so doing the short-term disability and critical illness for yourself would be \$9.12 per week.

Speaker speaker_2: That's together or each?

Speaker speaker_1: Uh, together.

Speaker speaker_2: Okay. Say it again. \$9 and what?

Speaker speaker_1: 12 cents per week.

Speaker speaker_2: And I think y'all had a, um, a po- insurance policy or something and I forgot what the payout was for that.

Speaker speaker_1: Um, now, they do have a term life, uh-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... which is life insurance. The benefit amount for that one-

Speaker speaker_2: Yes.

Speaker speaker_1: ... is 20,000 for employees up to age 64.

Speaker speaker_2: So what does that mean? You have to reach age 64 only to receive the 20,000?

Speaker speaker_1: No, ma'am. So the benefit amount is 20,000 for employees up to age 64 and then after 64-

Speaker speaker_2: Oh.

Speaker speaker_1: ... it goes down 25%, and then after age 70, another 25% for a total of 50%.

Speaker speaker_2: Well, why does it go down?

Speaker speaker_1: Uh, I honestly have no idea. I think it's more of a carrier question as well.

Speaker speaker_2: So you said at 65 it goes down 25%?

Speaker speaker_1: Correct.

Speaker speaker_2: And then at what other age it goes down?

Speaker speaker_1: 70.

Speaker speaker_2: It goes down another 25% or 50%?

Speaker speaker_1: It goes down another 25%, totaling 50% in total.

Speaker speaker_2: So then that means the payout will be only \$10,000?

Speaker speaker_1: Correct.

Speaker speaker_2: And how much is that weekly?

Speaker speaker_1: Um, so the term life is \$2.11 per week.

Speaker speaker_2: Okay. You can add that too.

Speaker speaker_1: Okay. So those three, uh, would make your new total deductions \$11.23.

Speaker speaker_2: So you say \$11.23, and that'll be taken out every week, correct?

Speaker speaker_1: Correct. Yes, ma'am.

Speaker speaker_2: And if any event that I want to drop any of these, I just give you a call back and y'all take it off the den- and stop, taking it out for it?

Speaker speaker_1: Correct. Correct. Um, I will say cancellations do take one to two weeks to go through. So there is that.

Speaker speaker_2: Okay. All right. And with the, with the term life, because it's a life insurance, if you was paying anything, you stop, you don't get any money that you put in? It's just, it's, it's done, right?

Speaker speaker_1: Um, for the term life, as long as you're paying the \$2.11, you have, uh, full access to that, um, if something does occur. If that makes any sense.

Speaker speaker_2: Okay. All right. Um, that's i- and then I'll just call benefits to get more information.

Speaker speaker_1: Correct. Um, but d'you authorize ATC to make that \$11.23 deduction for you?

Speaker speaker_2: Yeah. Mm-hmm.

Speaker speaker_1: Okay. So I'm gonna save that. And who do you want to put down as your beneficiary for the term life?

Speaker speaker_2: My daughter, Latiyah, L-A-T-I-Y-A-H, middle initial is S as in Sam, last name is McMillan, M-C-M-I-L-L-A-N.

Speaker speaker_1: Turn on... Okay. I'm sorry, will you spell the first name for me one more time? It didn't save.

Speaker speaker_2: L-A-T-I-Y-A-H.

Speaker speaker_1: Okay. And that's child... Okay. So I do want to let you know that this pending enrollment will take one to two weeks to go through. Then whenever you witness that-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... first payroll deduction of the \$11.23 that come off your paycheck, coverage begins the Monday we receive that deduction from ATC Healthcare.

Speaker speaker_2: Okay.

Speaker speaker_1: Seven to 10 business days later, you'll receive all of your policy and ID card information in the mail. Other than that, is there anything else that I could've, help you out with today?

Speaker speaker_2: No, that's it. Did you need my daughter date of birth or no?

Speaker speaker_1: Um, no, ma'am. I just needed her first, last name and day relationship to her.

Speaker speaker_2: Okay. All right. No problem. That's it.

Speaker speaker_1: Awesome. Well, you have a wonderful weekend, okay?

Speaker speaker_2: Okay. You too. Happy New Year to you and thank you.

Speaker speaker_1: Happy New Year to you too. Bye-bye.

Speaker speaker_2: All right. Bye-bye.