

## Transcript: Pearl

**Rojas-6368623947890688-5008468736950272**

### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Hi, good morning. Thank you for calling Benefits in a Card. My name is Pearl. Who do I have the pleasure of speaking with? This is Wendell Walker. And how can I assist you? I work, uh, I work for Oxford and I just called in to verify my benefits and then I think I do, I get an automatic, uh, "I'm gonna keep it the same, it'll, it'll re-enroll me." And I was given a policy number and a short-term disability policy number, but I don't have the name of the company, how much and, and, and I don't know if I've got beneficiaries set up on that. Okay. I can definitely take a look for you. So... And you said you work for Oxford, correct? That is correct. And what are the last four digits of your social? 466-35-6115. All righty, and if you can confirm your address and date of birth? 27 County Road 1215, Pittsburg, Texas 75686. March 3rd, 1961. All righty, so I have your... And I'm sorry, what is that city and state on that address? Pittsburg, Texas 75686. Okay, and that is what address? 27 County Road 1215. And I have your phone number as 903-563-1734. That's the phone I'm talking to you on now. And I have your email address- That's 903-563-1734. ... as Wendell Wall at outlook.com? Yeah, and I'd just asked a guy to put in an additional email address on that. Yes, I have- Well your system accepts more than two email addresses. Um, I have- Does it have to show on all of them though? Wendell, I have a different one as well. Wendell.Walker@AlbemarleMoral.com? That's correct. Yeah, and I want everything sent to both of those. Okay. Please. And then... No problem. And so you wanted to know who the company was for your term life and your- Yeah. ... primary. I, I, I don't, I don't know. I don't remember how I signed up. I mean, I'm just making a phone call to tell them. I don't know, you know, I've got a card now for my dental but, I mean, if something happened to me and my, my... I'd sent my wife this email, but, I don't know, term life policy with who? For how much? You know. Uh. Is she the beneficiary? Okay. What does your wife's name- Who are my contingents? Nancy. Okay. Do you have her as one of the beneficiary... Oh, I have her- I don't know nothing. ... as a beneficiary actually. Is she on... You, you can see it? She is shown- Yeah. ... as a beneficiary there? Do I have contingents? If you want to look real quick. Does, does it show contingent beneficiaries, like if something happened to me and my wife? Uh-huh. Okay. So, I... So how did... Because she's down to receive the 100%... Um. Well a lot of them will have a contingent. Yeah. We do have your two children on, um- Okay. But marked as the primary- As who? Oh, they're done as contingents. ... as your wife. What's that? Um, so you, you do have your wife and your two children's, but the primary is marked as your wife. Right. And then the contingents would be my sons. My two sons. Well, I have both... Yeah, I have two children on, on file. But, so it just- As a beneficiary. ... automatically they become contingents or they're just on there? I... I wouldn't be able to confirm for sure. I can send you over to the carrier to make sure, um, that's how that works. But they are on there as beneficiaries, just not as the primary. Right. So that makes them the contingent, I

guess. I don't know. I'm a little confused. Um, yeah, I, I want more information on this policy. Hook me up with them. Maybe they can send me an email or something. I got, I got, I got nothing. You know. Definitely. I can definitely get you over to them. The company's called American Public Life for all three of your plans, for your dental, short-term disability and your term life. Oh. Same company? Okay. American Public Life. And let's see, in Oklahoma City, I've got an email and I've got, uh, a number. Now this is for dental but I don't know... 800-256-8606, would that work for everything? Yes. That will. Okay. All right. Well, uh, I'll give them a call. Great. I really appreciate your help. Thank you. No problem. Did you want me to transfer you over or are you gonna, um, give them a call later? I'll, I'll give them a call. I think I'm gonna run to the restroom real quick and get something to drink. All right. I haven't been on phone for a little while. Okay. All right. Thank you very much. No problem. Thank you for calling us. Appreciate it. You have a great day. All right. You too.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Hi, good morning. Thank you for calling Benefits in a Card. My name is Pearl. Who do I have the pleasure of speaking with?

Speaker speaker\_2: This is Wendell Walker.

Speaker speaker\_1: And how can I assist you?

Speaker speaker\_2: I work, uh, I work for Oxford and I just called in to verify my benefits and then I think I do, I get an automatic, uh, "I'm gonna keep it the same, it'll, it'll re-enroll me." And I was given a policy number and a short-term disability policy number, but I don't have the name of the company, how much and, and, and I don't know if I've got beneficiaries set up on that.

Speaker speaker\_1: Okay. I can definitely take a look for you. So... And you said you work for Oxford, correct?

Speaker speaker\_2: That is correct.

Speaker speaker\_1: And what are the last four digits of your social?

Speaker speaker\_2: 466-35-6115.

Speaker speaker\_1: All righty, and if you can confirm your address and date of birth?

Speaker speaker\_2: 27 County Road 1215, Pittsburg, Texas 75686. March 3rd, 1961.

Speaker speaker\_1: All righty, so I have your... And I'm sorry, what is that city and state on that address?

Speaker speaker\_2: Pittsburg, Texas 75686.

Speaker speaker\_1: Okay, and that is what address?

Speaker speaker\_2: 27 County Road 1215.

Speaker speaker\_1: And I have your phone number as 903-563-1734.

Speaker speaker\_2: That's the phone I'm talking to you on now.

Speaker speaker\_1: And I have your email address-

Speaker speaker\_2: That's 903-563-1734.

Speaker speaker\_1: ... as Wendell Wall at outlook.com?

Speaker speaker\_2: Yeah, and I'd just asked a guy to put in an additional email address on that.

Speaker speaker\_1: Yes, I have-

Speaker speaker\_2: Well your system accepts more than two email addresses.

Speaker speaker\_1: Um, I have-

Speaker speaker\_2: Does it have to show on all of them though?

Speaker speaker\_1: Wendell, I have a different one as well.  
Wendell.Walker@AlbemarleMoral.com?

Speaker speaker\_2: That's correct. Yeah, and I want everything sent to both of those.

Speaker speaker\_1: Okay.

Speaker speaker\_2: Please.

Speaker speaker\_1: And then... No problem. And so you wanted to know who the company was for your term life and your-

Speaker speaker\_2: Yeah.

Speaker speaker\_1: ... primary.

Speaker speaker\_2: I, I, I don't, I don't know. I don't remember how I signed up. I mean, I'm just making a phone call to tell them. I don't know, you know, I've got a card now for my dental but, I mean, if something happened to me and my, my... I'd sent my wife this email, but, I don't know, term life policy with who? For how much? You know.

Speaker speaker\_1: Uh.

Speaker speaker\_2: Is she the beneficiary?

Speaker speaker\_1: Okay. What does your wife's name-

Speaker speaker\_2: Who are my contingents? Nancy.

Speaker speaker\_1: Okay. Do you have her as one of the beneficiary... Oh, I have her-

Speaker speaker\_2: I don't know nothing.

Speaker speaker\_1: ... as a beneficiary actually.

Speaker speaker\_2: Is she on... You, you can see it? She is shown-

Speaker speaker\_1: Yeah.

Speaker speaker\_2: ... as a beneficiary there? Do I have contingents?

Speaker speaker\_1: If you want to look real quick.

Speaker speaker\_2: Does, does it show contingent beneficiaries, like if something happened to me and my wife?

Speaker speaker\_1: Uh-huh. Okay. So, I... So how did... Because she's down to receive the 100%... Um.

Speaker speaker\_2: Well a lot of them will have a contingent.

Speaker speaker\_1: Yeah. We do have your two children on, um-

Speaker speaker\_2: Okay.

Speaker speaker\_1: But marked as the primary-

Speaker speaker\_2: As who? Oh, they're done as contingents.

Speaker speaker\_1: ... as your wife.

Speaker speaker\_2: What's that?

Speaker speaker\_1: Um, so you, you do have your wife and your two children's, but the primary is marked as your wife.

Speaker speaker\_2: Right. And then the contingents would be my sons. My two sons.

Speaker speaker\_1: Well, I have both... Yeah, I have two children on, on file.

Speaker speaker\_2: But, so it just-

Speaker speaker\_1: As a beneficiary.

Speaker speaker\_2: ... automatically they become contingents or they're just on there?

Speaker speaker\_1: I... I wouldn't be able to confirm for sure. I can send you over to the carrier to make sure, um, that's how that works. But they are on there as beneficiaries, just not as the primary.

Speaker speaker\_2: Right. So that makes them the contingent, I guess. I don't know. I'm a little confused. Um, yeah, I, I want more information on this policy. Hook me up with them. Maybe they can send me an email or something. I got, I got, I got nothing. You know.

Speaker speaker\_1: Definitely. I can definitely get you over to them. The company's called American Public Life for all three of your plans, for your dental, short-term disability and your term life.

Speaker speaker\_2: Oh. Same company? Okay. American Public Life. And let's see, in Oklahoma City, I've got an email and I've got, uh, a number. Now this is for dental but I don't know... 800-256-8606, would that work for everything?

Speaker speaker\_1: Yes. That will.

Speaker speaker\_2: Okay. All right. Well, uh, I'll give them a call.

Speaker speaker\_1: Great.

Speaker speaker\_2: I really appreciate your help. Thank you.

Speaker speaker\_1: No problem. Did you want me to transfer you over or are you gonna, um, give them a call later?

Speaker speaker\_2: I'll, I'll give them a call. I think I'm gonna run to the restroom real quick and get something to drink.

Speaker speaker\_1: All right.

Speaker speaker\_2: I haven't been on phone for a little while. Okay.

Speaker speaker\_1: All right.

Speaker speaker\_2: Thank you very much.

Speaker speaker\_1: No problem. Thank you for calling us.

Speaker speaker\_2: Appreciate it.

Speaker speaker\_1: You have a great day.

Speaker speaker\_2: All right. You too.