

## Transcript: VICTORIA

**Taylor-4605136044998656-5797011011584000**

### Full Transcript

Thank you for calling Benefits and a Card. This is Victoria. How can I help you? Yes, my name is Sandra Rutledge and I'm returning a voicemail from you. Um, I work for MAU, and you asked for my spouse's information, um, for, for my insurance. Um, he is going to be on either Medicaid or Medicare sometime this summer. I'm just wondering how much health insurance I should sign him up for. Um, I mean, I can't really advise on that, um. Let me, let me pull up your file. What's the- I think I- ... last... What's that? We'll- I, I thought I only put him on the life insurance. Okay. Let me- I'm away from- ... pull up your files- Okay. ... so I can see. All right, but I got his information here, so... Okay. What's the last four of your Social? 6942. All right, and then if you'll verify your address and date of birth. Okay, address is 209 Zook Avenue, Box 93, Topeka, Indiana 46571. My birthdate is June 14th, 1967. Okay, so number 260-215-5957? Yes. Okay, let's see. Yes, so it looks like on the form you selected the term life for employee plus spouse and then the group accident as well for employee plus spouse. Okay. Then everything else, like the Insure Plus Basics you selected for yourself, the dental and the vision you selected for yourself. Oh, okay. All right, I think I... Yeah, that sounds right. Well, I have his information and his name. Well, you got his name, Dale. Um, I got his birthdate and that's, uh, June 2nd, 1964. Okay. Um- Okay? Gimme, you, gimme just a few seconds. I have to switch it back over. Oh, okay. I'm sorry. Um, since I didn't get ahold of... No, you're fine. Since I didn't get ahold of you when I called, I just did employee only, so let's see. Yeah, I was at work. I was at my new job. I love it. I love it, love it, love it. Okay, let's see. Okay. And I'm sorry, what did you say his date of birth was? June 2nd, 1964. All right, and then his Social... Is 56431... Oh, I'm missing a number. 982. Hang on, he didn't give me the whole number. Okay. I'm sorry. Let me- You're fine. ... run out here. Hey, Dale? What's your whole secur- Social Security number? What's the last four? 9827. 9827, okay. 9827 is the last four. Okay, so it was 56431 and then 9827? Correct. Okay. Now did you also wanna name him as the beneficiary for the term life? Um, I thought I did and I thought I put my daughter on one of them too. I just, uh, I thought it was you, because o- on the line it says Sandra K. Rutledge for the beneficiary. Okay. Did I, um, take out more than one life insurance? No, we only have one life insurance policy. Okay. Okay, then we put his name on it. Okay. We're gonna put him as the beneficiary as well. Yes. Now... Okay. Y- you said there's only one offering of it? There's not another, uh, insurance I could take out? Yeah, we only have one policy, which, um, in the event of your passing, your beneficiary gets, uh, \$20,000. And then, let's see, in the event of your spouse's passing, it... You would get \$2,500 for it. Okay. Mm-hmm. All righty, well I went ahead and switched it back over and got him listed, and you should be good to go from here. Okay. Thank you very, very much. You're welcome. Now, um, just before I let you go, it looks like, um, a couple things. So what you would pay weekly in total is \$28.60. Okay. And the medical, dental and the vision, all three of these plans are

under Section 125, which basically just allows... It's an IRS code that allows you to pay your share of the premium with pre-taxed dollars. Okay. Because of this, they do put, uh, stipulations on when you can change or cancel the medical, dental or vision. Okay. So, of course, right now you have, uh, 30 days from the date of your first check to get enrolled, make any changes or cancellations needed. Okay. Um, and then outside of that 30-day window, uh, the only time you'll be able to cancel or change the po- the policies is during the company open enrollment period that they have yearly. Oh, okay. That's not a problem. Um, I guess I got a question too. Uh, does my insurance take effect right away? Um, unfortunately no. So what it, what happens from here is it's gonna take about one to two weeks to be processed through payroll. Okay. So you might not see your first deduction until two weeks from now. Um, once you do, the coverage will start the following Monday. And then, uh, the ID cards are made and sent to you within seven to ten business days of the coverage being active. Okay, that's, that's, that's soon enough. That's better than three months or six months or... That's, that's good. All righty. So I'm happy with that. I'm happy with that. Perfect. Um, well, I think that's all that I have to review with you. Did you have any questions for me? No, that'll be it for now. Um, I can get on the website and look at my stuff at any time, right? Um, no the, the Benefits and a Card website for your employer, that's mainly just to, like, make changes to your enrollment. Um, but I'm pretty sure you, you should still see what exactly you're enrolled in though. Okay. Okay, yeah. All right. That sounds good to me. All righty, perfect. Well, you have a wonderful day. Yes, and thank you for calling me. Yes, ma'am. Mm-hmm. Bye-bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits and a Card. This is Victoria. How can I help you?

Speaker speaker\_1: Yes, my name is Sandra Rutledge and I'm returning a voicemail from you. Um, I work for MAU, and you asked for my spouse's information, um, for, for my insurance. Um, he is going to be on either Medicaid or Medicare sometime this summer. I'm just wondering how much health insurance I should sign him up for.

Speaker speaker\_0: Um, I mean, I can't really advise on that, um. Let me, let me pull up your file. What's the-

Speaker speaker\_1: I think I-

Speaker speaker\_0: ... last...

Speaker speaker\_1: What's that?

Speaker speaker\_0: We'll-

Speaker speaker\_1: I, I thought I only put him on the life insurance.

Speaker speaker\_0: Okay. Let me-

Speaker speaker\_1: I'm away from-

Speaker speaker\_0: ... pull up your files-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... so I can see.

Speaker speaker\_1: All right, but I got his information here, so...

Speaker speaker\_0: Okay. What's the last four of your Social?

Speaker speaker\_1: 6942.

Speaker speaker\_0: All right, and then if you'll verify your address and date of birth.

Speaker speaker\_1: Okay, address is 209 Zook Avenue, Box 93, Topeka, Indiana 46571. My birthdate is June 14th, 1967.

Speaker speaker\_0: Okay, so number 260-215-5957?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay, let's see. Yes, so it looks like on the form you selected the term life for employee plus spouse and then the group accident as well for employee plus spouse.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Then everything else, like the Insure Plus Basics you selected for yourself, the dental and the vision you selected for yourself.

Speaker speaker\_1: Oh, okay. All right, I think I... Yeah, that sounds right. Well, I have his information and his name. Well, you got his name, Dale. Um, I got his birthdate and that's, uh, June 2nd, 1964.

Speaker speaker\_0: Okay. Um-

Speaker speaker\_1: Okay?

Speaker speaker\_0: Gimme, you, gimme just a few seconds. I have to switch it back over.

Speaker speaker\_1: Oh, okay. I'm sorry.

Speaker speaker\_0: Um, since I didn't get ahold of... No, you're fine. Since I didn't get ahold of you when I called, I just did employee only, so let's see.

Speaker speaker\_1: Yeah, I was at work. I was at my new job. I love it. I love it, love it, love it.

Speaker speaker\_0: Okay, let's see. Okay. And I'm sorry, what did you say his date of birth was?

Speaker speaker\_1: June 2nd, 1964.

Speaker speaker\_0: All right, and then his Social...

Speaker speaker\_1: Is 56431... Oh, I'm missing a number. 982. Hang on, he didn't give me the whole number.

Speaker speaker\_0: Okay.

Speaker speaker\_1: I'm sorry. Let me-

Speaker speaker\_0: You're fine.

Speaker speaker\_1: ... run out here. Hey, Dale? What's your whole secur- Social Security number? What's the last four?

Speaker speaker\_2: 9827.

Speaker speaker\_1: 9827, okay. 9827 is the last four.

Speaker speaker\_0: Okay, so it was 56431 and then 9827?

Speaker speaker\_1: Correct.

Speaker speaker\_0: Okay. Now did you also wanna name him as the beneficiary for the term life?

Speaker speaker\_1: Um, I thought I did and I thought I put my daughter on one of them too.

Speaker speaker\_0: I just, uh, I thought it was you, because o- on the line it says Sandra K. Rutledge for the beneficiary.

Speaker speaker\_1: Okay. Did I, um, take out more than one life insurance?

Speaker speaker\_0: No, we only have one life insurance policy.

Speaker speaker\_1: Okay. Okay, then we put his name on it.

Speaker speaker\_0: Okay. We're gonna put him as the beneficiary as well.

Speaker speaker\_1: Yes. Now...

Speaker speaker\_0: Okay.

Speaker speaker\_1: Y- you said there's only one offering of it? There's not another, uh, insurance I could take out?

Speaker speaker\_0: Yeah, we only have one policy, which, um, in the event of your passing, your beneficiary gets, uh, \$20,000. And then, let's see, in the event of your spouse's passing, it... You would get \$2,500 for it.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Mm-hmm. All righty, well I went ahead and switched it back over and got him listed, and you should be good to go from here.

Speaker speaker\_1: Okay. Thank you very, very much.

Speaker speaker\_0: You're welcome. Now, um, just before I let you go, it looks like, um, a couple things. So what you would pay weekly in total is \$28.60.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And the medical, dental and the vision, all three of these plans are under Section 125, which basically just allows... It's an IRS code that allows you to pay your share of the premium with pre-taxed dollars.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Because of this, they do put, uh, stipulations on when you can change or cancel the medical, dental or vision.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So, of course, right now you have, uh, 30 days from the date of your first check to get enrolled, make any changes or cancellations needed.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, and then outside of that 30-day window, uh, the only time you'll be able to cancel or change the po- the policies is during the company open enrollment period that they have yearly.

Speaker speaker\_1: Oh, okay. That's not a problem. Um, I guess I got a question too. Uh, does my insurance take effect right away?

Speaker speaker\_0: Um, unfortunately no. So what it, what happens from here is it's gonna take about one to two weeks to be processed through payroll.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So you might not see your first deduction until two weeks from now. Um, once you do, the coverage will start the following Monday. And then, uh, the ID cards are made and sent to you within seven to ten business days of the coverage being active.

Speaker speaker\_1: Okay, that's, that's, that's soon enough. That's better than three months or six months or... That's, that's good.

Speaker speaker\_0: All righty.

Speaker speaker\_1: So I'm happy with that. I'm happy with that.

Speaker speaker\_0: Perfect. Um, well, I think that's all that I have to review with you. Did you have any questions for me?

Speaker speaker\_1: No, that'll be it for now. Um, I can get on the website and look at my stuff at any time, right?

Speaker speaker\_0: Um, no the, the Benefits and a Card website for your employer, that's mainly just to, like, make changes to your enrollment. Um, but I'm pretty sure you, you should still see what exactly you're enrolled in though.

Speaker speaker\_1: Okay. Okay, yeah. All right. That sounds good to me.

Speaker speaker\_0: All righty, perfect. Well, you have a wonderful day.

Speaker speaker\_1: Yes, and thank you for calling me.

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Bye-bye.