

Transcript: VICTORIA

Taylor-4679734472425472-6346634566778880

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi. I was just calling to see about en- the enrollment in- in, uh, with some of the benefits that we have here. I'm with, uh, CareBuilders At Home. Okay. Um, let me pull up your file. What's the last four of your Social? 4297. And your first and last name? Venita Curry. Have you received your first check with them yet? Yes, I have. Okay. Um, and you said the last four is 4297? Mm-hmm. And let's see. The name of the agency is CareBuilders? Mm-hmm. At Home. Okay. I'm not pulling up a file for you. No, uh-huh. Let me try searching you a different way. First name is NITA? Mm-hmm. V-E, uh, V as in Victor, C-E-N-I-T-A. I've been with them since October the 1st, or no, October the 7th, I think. Okay. So, wha- do you- do you mind spelling your first name again? I'm sorry. That's okay. V as in Victor, V-E as in Edwards, N as in Nancy, I as in ice cream, T as in Tom, and A as in Apple. So, V, E as in echo, E as in echo, N-I-T-A. No, no. Not two- not two Es, only one E. Oh, okay. All right. So V-E-N-I-T-A. Mm-hmm. Yeah, I'm still not pulling up a file. Uh, last name is C-U-R-R-Y? That's correct. Are you at home- you're looking what's- home- uh, CareBuilders At Home? Yes, ma'am. They're also under, um, the name ATC. Right. Yeah, I'm not finding anything in our systems for you. That's strange. You're saying you- you don't have me down as an employee? Yeah, I just don't have you in our systems. I mean, I can always make a file for you and get you enrolled into coverage. Okay. Do you know, um, exactly what you're wanting to enroll into? Well, this is what I'm... I'm looking over what you have now. I'm also, uh, a- a senior citizen, so I have, uh, Social Security and Medicare. So, are you compatible with that? No, I mean- 'Cause that's what I'm looking for. I- I don't believe we are. Um, I know for sure what we offer is not gonna be considered major medical. Oh, I'm looking at this stuff. All I can see, there's nothing major medical. I wouldn't- I'm not saying that I'm interested in... I'm not even- I'm not interested in the major medical, but what I'm re- interested is the term Life and Accidental Death, uh, Dismemberment... Okay. ... where you have. And so, I want you to tell me about that. Uh, I'm single, but you have a \$20,000 benefit for employees in the event of death, right? Yes. I believe it would be \$20,000 in the event of your passing. Okay. I'm interested in having that. Okay. And then, also, uh, up to \$5,000 benefits on critical illness such as heart attack, major organ failure, end-of-stage renal... I don't, uh... Hmm. How does that work? The, uh, are you looking at- The- the- the critical illness. Let me see. So, I... The information that I have is basically what's on the benefits guide with us just being the administers. Um, I don't see anything specifically towards the critical illness. Give me one second. Maybe I'm looking at the wrong thing. Right here, it says, uh, it says up to \$5000 benefits on critical illness such as... And then it, like... I don't know how it works, you know. Some of these things, you get them, and then they have these clauses in them where you don't get paid . You know? I'm laughing, so I'm trying to make sure it's

nothing like that, you know what I mean? I understand. Yeah, I'm trying... I'm looking at the benefits guide here. Give me just one second. "24-hour group accident plan." I don't know what that is. "Due to an accident." Okay. "Up to \$15,000 benefits on accidental death" and "dispersion coverage includes for employee and spouse." So, I see the Critical Illness Limited Benefit Rider, which would be, um... The benefit amount is \$10,000 on that. And w- what does that do? It goes to the person that's critically ill, or the family member, or someone like that? I believe it would go to- I, I think- ... to the, the person. Um, now again, I, we're just the administrators, so I'm not the insurance carrier through, you know, I'm not sure h- exactly how it works out. You might be able to, uh, reach out to American Public Life and they could probably explain it better, but from my understanding, it would go to the, the policy holder. Okay. And then you, okay, so I'm interested in that, I'm interested in, uh, the \$20,000 of benefits for term life and accidental death. Okay. All right. So let me go ahead- For the 20,000. Let me go ahead and do this. Let me make your file first, so that I have you- Mm-hmm. ... in the system, and then from there I can get the enrollment process started. Okay. Um, what is your full social? 255-98-4297. And your date of birth? July 18th, 1956. And then, uh, your full mailing address. 36, uh, uh, 67... Wait for me, hold on a second, I almost did it... 71-31, hold on a minute, make sure I got it. Okay. 6736 Bill, B-i-l-l, Carruth, C-a-r-r-u-t-h, Parkway, Hiram, H-i-r-a-m, Georgia, apartment 1104, and zip code 30141. Okay, so 6736 Bill, B-i-l-l, and then C-a-r-r-u-t-h, Parkway. Mm-hmm. Apartment 1104. Mm-hmm. Great. 'Cause I think this is the enrollment period end today, or can you enroll tomorrow, or... You're not a new hire with them, are you? Yes, I am. You are? Mm-hmm. Oh, okay. Um, so new hires have 30 days from the date of their first check to get enrolled. Well, when I say new hire, I, I was hired in, on October the 1st. I mean October the 7th, but you didn't have, the plan wasn't offered then, you just started offering it. Okay. Yeah, like I said, new hires typ- typically have 30 days from the date of their first check to get enrolled. Okay. I, I'm not a new hire then. The, I, I... Okay, what I'm saying to you is, you guys just offered it to us recently. You didn't have it in October. Well, I'm, I'm seeing here, I mean, we've always been, uh, the administrators for ATC, so I'm not, I'm not sure why- Oh, wait- Yes, ma'am. 'Cause they just, they just sent us the information. We haven't got the information. We've been, uh, the administrators for a while. Okay, well maybe it's not- Now it could... I do know that they're also doing a company open enrollment from, uh, that started on the 9th of December and it ends on the 24th of December. Oh, maybe that's what it is then. Okay. Okay. Um, so let me just make sure. Do you... Uh, the phone number that would be best to reach you at, is it 630-709-4037? Yes. Okay. And what would be a good email? Uh, Venita, I give you my personal email. Venita, V-e-n-i-t-a curry@gmail.com. Okay. Let me finish getting your file made. Okay. So I'm also seeing here that the critical illness benefit is only available if you enroll into the short term disability plan. Okay. Well, let me see here. What could happen here, just checked out. Uh-I think it's like when I was just looking at, it went out of line. Hm. Well, okay. I don't know what happened here, but some kind of way I lost it. Let, let me start again, okay? Okay. Okay, now there, I think I'm back in. Okay. What were you saying now? I'm sorry. I had, I'm trying to look at it while we talk. Yeah. Um, I was just letting you know that the short, uh, the, I'm sorry, the critical illness benefit is only available if you enroll into the short-term disability. Okay. And how does the short-term disability work? Um, so let's see. In the event that you're temporarily disabled and unable to work, um, I know that they will provide a benefit amount of \$650 a month for 90 days. There is a seven-day elimination period. Um, also, you, for, it's available for all active employees that

are working 20 hours or more per week. So you have to work at least 20 hours or more. Mm-hmm. Okay. And it doesn't ha- it doesn't affect your Social Security at all, right? Not that I'm aware of. Okay. Yeah. I mean, if you have concerns about that, I would definitely reach out to Social Security just to verify. But me personally, I'm not aware of anything of, of that affecting that. Yeah. I ha- mm-hmm. I have Social Security, so. Okay, so well, if I have to enroll in that, uh, because you don't have long-term disability? Yeah. We only offer short-term. Yeah. Okay, I could do that. Okay. So you're wanting the term life and then getting the short-term disability and the critical illness? Mm-hmm. Uh, 'cause that's, uh, well the term and life, accidental death, you get 20,000, right? Yes, ma'am. In the event of your passing, your beneficiary would get 20,000. Okay. Um, in the Accidental Death Plan, additional benefit is 20,000. In the event of an accidental death, plan pays an additional benefit of 20,000. So if you had an accidental death, it would do an additional 20,000, so it would be 40,000 altogether. Where do you see that at? 'Cause I'm not seeing that. I'm looking at it where it says term, life, and accidental death. And- Are you looking at the Benefits Guide? Mm-hmm. It says, "Term, life, and accidental death, and dis- dis- dismemberment, \$20,000 benefit for employee in the event of death, 2,500 benefit for spouse, 2,500 benefit for children from six months to 26 years old, 500 for children 14 days, six months old. Accidental death dismemberment coverage applies to only employees. In the event of an accidental death, plan pays an additional benefit of \$20,000. In the event of an accidental body injury, plan pays depending on dismemberment and date of loss." So that sounds like it's saying you get an additional 20,000 in event of an accidental death. Is that correct? Yeah. The information that I have, that I'm looking at states everything, uh, that you said up until after accidental death coverage implies to employee only. And then after that, nothing else is showing what you're, you're stating. It says- Is it on a different page? ... this is in the card, additional options. Let me roll down. It say, it, it's on the card where it says, "The benefits in a card, understanding your medical options, the Met, Tech, R- Rx, and MEC, Enhanced and MVP, plus a VIP plan." So I guess that's, is that under the VIP plan maybe? I don't know. I just scrolled down and see it, term, life, and accidental death, and dismember- dismemberment. Okay. Uh. But it's talking about critical illness. What is the page number that you're looking at? Maybe that'll help me find that. Maybe I'm looking at something different 'cause it says on the top of it, "Benefit In A Card." There's no page. It just says, "Benefit In a Card, The Benefit Wizard." Is this the same thing? It says, "Benefit In a Card." Are you familiar with that? Yeah, that's the name of our company. Okay. I just don't think we're- Is this- ... looking at the same documentation. Uh, give me one- Okay. ... second here. It's just a different... It is a different page, I guess, a different documentation, yes. It's a summary sheet, I guess is what this is, maybe. Yeah, summary sheet. It's a summary sheet. Does it say, "Plan Benefit Summaries," at the top? It says, "Benefit In a Card, Benefit Wizard," on the side, and it's a summary sheet of the ATC Healthcare. Let me just all go back to where you were looking at now. Oh, oh, here it says, "Benefit In a Card." Mm-hmm. And it says, "Specially designed for care filters at home." Hospital, uh, for comprehensive insurance, questions about the policy. And then again, the Benefit In a Card. And this one says, "Additional benefit options. Employees do not have to stay e- healthy next to enroll the following, 24-hour group accident, short-term disability, term life AD&D, dental, vision, behavior, health, IDX Social Plus." I don't know what that Social Plus is. Do you? Yeah, so the IDX Social Plus is just like a, um, anti-fraud policy. Um, so it does, like, social media monitoring, deck, uh, uh, dark web monitoring, password detective,

recovery services. So it's just to help protect your information online. Oh, do they have lawyers, uh, benefits- Uh... ... you know, where you can- ... something? ... pay for lawyers to be in there? That's a good one to have, you know, so you can call and get help from an attorney. I don't see anything about lawyers. In the Social Plus, okay. What is the ES/EC and Family? Can you repeat that? Uh, ES/EC and Family. ES. It's in there, it's in the IDX Social Plus. It says- Okay. ... employee. I guess that, that might be something that additional cost if you have more than in family, in, uh, in employees is \$1.98. Behavior, health- Oh, you must be- ... injury, reduction. ... looking at the... What it, it might be employee plus, uh, employee plus spouse. I would assume that means employee- Oh, yes. ... plus spouse, employee plus children- Uh-huh. ... or employee plus family. There you go. That's exactly right. Thank you. Yeah, but the infor- the documentation that I have doesn't specify anything about the AD&D benefits that come with the term life. It just shows... Um, so in the event of your passing, you get 20,000, uh, employee- Uh-oh. ... up to age... Wait, I see something. Yeah, it says, "To age 64?" Mm-hmm. I'm older than 64, so I wouldn't qualify, huh? Um, let me... Employee to age 64. Let me just double-check and verify just to confirm. Okay. Okay, so it looks like at age 65 benefits will reduce by 25% of the original benefit amount. Um, at age 60 benefits will further reduce by an additional 25% for a total reduction of 50% of the original benefit amount. Well, what about after that? Like, oh, what, after I'm 68? It stops there? So, it says, it says, "At age 70, benefits will further reduce by an additional 25% for a total reduction of 50% of the original benefit amount." So, it would be, by the time you get 70, it's down to only 10,000. I guess so. Only \$2. Mm-hmm. Let's see. Okay. Well, it's only \$2.11 for \$10,000, so that, you know, is right. 'Cause you're looking at about \$10,000 then instead of \$20,000. Hmm. So, the way that I'm understanding this is at age 65, benefits will reduce by 25% at the original amount, and then it will reduce again, but not until the age of 70, which will reduce it by another 25%, for a total reduction of 50% of the original benefit amount. Okay. Okay. So that would be okay. So would it be... So the amount or is just the \$2.50? No, no, wait a minute, it's \$2 then. Yeah, if you're just wanting to do the term life for employee only, it's \$2.11. Okay, so I'll take it. So that would be... So even if it's \$10,000, it's still just \$2.11. Okay. And then you said you had to be employed. We have to also be a part of the short-term disability, right? Yeah, to get the critical illness. Oh. That would be term life, though, right? I'm sorry? That would be... Okay, how much I'm just gonna say. How much would it be for me to get, uh, the term life and A, B and D? So, if you just wanna do the term life benefit by itself for employee only, that would be \$2.11 a week. However, if you're wanting to do critical illness, you do have to get the short-term disability. Mm-hmm. How much would the critical il- how, how much did critical illness pay? So the critical illness, um, rider benefit pays out \$10,000. That's the benefit amount. Mm-hmm. That's if you pass away with a critical illness, right? Not necessarily if you pass away. From my understanding, that's if you're c- if you're diagnosed with one of the covered illnesses. Oh. Hmm. Okay. 'Cause that's all I'm interested in, is getting those things. Okay. The short-term disability. How do you get the short-term disability? Term life A, B and D. And then how much was the critical illness again? I'm going back to the form to find. I'm sorry. You're fine. The critical illness rider is \$3.94. So we're good. And the short-term disa- We're good. Uh, sorry. Okay. I was just gonna say the short-term disability is \$3.95, so in total, for all three plans, you're looking at \$10 a week. I think that's wonderful. I'll get it then. I'm sorry? I said I w- I, I would like to do that. Okay. Um... Yeah. Do, do, do... They should have complete coverage with Medicare, uh, as far as all that other stuff, so I don't, I don't

really need that, but I just wanted to see if they had it. The type of stuff I kind of get. And then, um, who did you want to name as the beneficiary for the term life? Uh... Can I put two names on it or just one? You can put two. Uh, we would have to, I would have to do 50% for one person and then 50% for the other. Or you can do one person for 100%. Okay, I'm gonna put my son, Huely. Do you mind spelling that? Mm-hmm. H-U-E-L-Y. Edwards, E-D-W-A-R-D-S. Okay, so H-U-E-L-Y, and then Edwards? Mm-hmm, mm-hmm. E-D- Okay. W-A-R-D-S. And then third 1, 2, 3, 3rd. Okay. And are you wanting to add someone else or just doing it for, uh, your son? I'm gonna put my... Well, I have a... And I'll put my daughter too. My daughter is Chana, C-H-A-U-N-A. The C is for Charles, H-A-U-N-A. And her last name is White, W-H-I-T-E. All right. Just to make sure, first name is C-H-A-U-N-A? Mm-hmm. And then W-H-I-T-E? Yes. Okay. All righty. And if you don't mind, let me put you on a brief hold. I just wanna make sure that I'm processing the enrollment right since we had to make a file for you. Okay. And can I ask you a question before you do that? Sure. I'm thinkin', I think that that cover everything that you have that I, you know, I'm not, uh, in terms of life insurances and policies, that y'all have any... That's what we see here is all that we have. Yeah, I mean, there's other things. I know you already mentioned you have coverage elsewhere, but there's, you know, a couple different medical plans, um, there's vision, dental, a group accident policy, behavioral health and the IDX Social Plus. Okay. Um, but as far as the specific, uh, plans that you chose, the short-term disability, critical illness and term life, that's all that we offer for those. Okay. So f- what was the group, the group something you said? Group accident policy? Yeah, so it's a 24-hour group accident policy. Um, it's not accident specific, it just helps pay the, um... It helps pay the expenses due to an accident. So, um, if you were to be admitted to a, a hospital emergency room, it'll pay \$250 of that. Uh, if you get admitted to the hospital, it'll pay \$250 of the hospital admission, \$100 of the daily hospital confinement, um, \$200 of the intensive care unit. Uh, there's a- And how much, how much is that? How much is that? It is, uh, for employee only, \$2.01. Okay, you can add that to it. Okay. Um... 'Cause that's still, I'm still only spending \$12. Yeah, looks like for the short-term disability, term life, critical illness and group accident, it comes out to \$12.01. Okay. Hm, I think that is all that I can see I could use out of this package, which is actually awesome. Okay. Okay. Okay. Um, if you don't mind, giving me just a few moments, I'm gonna check and make sure I processed everything correctly and I will be right back. Okay. Oh. You got it dark over here. I'm gonna have to find my way. Yeah. Messages? Yeah. Yeah, exactly. All righty, thank you so much for holding. Are you still with me? Yes, I am. Hey, so, um, just a quick question. I, I wanted to verify, are you a direct hire with CareBuilders or are you a temp with CareBuilders? I'm a direct hire. Okay. Now that makes sense why we never had a file for you. So this is just for the temp, um, employees. Oh, really? Yes, ma'am. This is not for the direct hires. Oh, wow. So I can't even use any of this. No, ma'am. Is that what you're saying? Yeah, this is just... Yeah. It, it makes sense now why we never had a file for you to begin with, because this is just for the- So I've been filed. ... the temp employees. Okay. Well, what do they have for the employees, direct hires? I have no idea. We don't handle the direct hires, we just do the temp employees. Well, I'm... Oh, well, I'll be darned. Well, we have spent all this time, huh? Yes, ma'am. Well, okay. I'm sorry. You're fine. Thank you. I'll go ahead and cancel everything on my end. Um... Mm-hmm. But yeah, I would just reach back out to CareBuilders and ask them for the information for direct hires, not, uh, not the temp employees. Oh, okay, gotcha. Oh, I'm so sorry. You're fine. I certainly will. Well, thank you, okay? I'm sorry for wasting your time with

this. No, you're fine. But, okay. Thank you, though. I just wanted to make sure because I was like, you know, she's been with them since October, we should, we really should have a file. So, um- Oh, you keep saying that. ... Well, I'm glad we found that. Thank you. Okay. You're welcome. Have a good day. I appreciate you. You too now. Bye-bye. Bye-bye. Mm-hmm.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling Benefits on a Card. This is Victoria. How can I help you?

Speaker speaker_2: Hi. I was just calling to see about en- the enrollment in- in, uh, with some of the benefits that we have here. I'm with, uh, CareBuilders At Home.

Speaker speaker_1: Okay. Um, let me pull up your file. What's the last four of your Social?

Speaker speaker_2: 4297.

Speaker speaker_1: And your first and last name?

Speaker speaker_2: Venita Curry.

Speaker speaker_1: Have you received your first check with them yet?

Speaker speaker_2: Yes, I have.

Speaker speaker_1: Okay. Um, and you said the last four is 4297?

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And let's see. The name of the agency is CareBuilders?

Speaker speaker_2: Mm-hmm. At Home.

Speaker speaker_1: Okay. I'm not pulling up a file for you.

Speaker speaker_2: No, uh-huh.

Speaker speaker_1: Let me try searching you a different way. First name is NITA?

Speaker speaker_2: Mm-hmm. V-E, uh, V as in Victor, C-E-N-I-T-A. I've been with them since October the 1st, or no, October the 7th, I think.

Speaker speaker_1: Okay. So, wha- do you- do you mind spelling your first name again? I'm sorry.

Speaker speaker_2: That's okay. V as in Victor, V-E as in Edwards, N as in Nancy, I as in ice cream, T as in Tom, and A as in Apple.

Speaker speaker_1: So, V, E as in echo, E as in echo, N-I-T-A.

Speaker speaker_2: No, no. Not two- not two Es, only one E.

Speaker speaker_1: Oh, okay. All right. So V-E-N-I-T-A.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Yeah, I'm still not pulling up a file. Uh, last name is C-U-R-R-Y?

Speaker speaker_2: That's correct. Are you at home- you're looking what's- home- uh, CareBuilders At Home?

Speaker speaker_1: Yes, ma'am. They're also under, um, the name ATC.

Speaker speaker_2: Right.

Speaker speaker_1: Yeah, I'm not finding anything in our systems for you.

Speaker speaker_2: That's strange. You're saying you- you don't have me down as an employee?

Speaker speaker_1: Yeah, I just don't have you in our systems. I mean, I can always make a file for you and get you enrolled into coverage.

Speaker speaker_2: Okay.

Speaker speaker_1: Do you know, um, exactly what you're wanting to enroll into?

Speaker speaker_2: Well, this is what I'm... I'm looking over what you have now. I'm also, uh, a- a senior citizen, so I have, uh, Social Security and Medicare. So, are you compatible with that?

Speaker speaker_1: No, I mean-

Speaker speaker_2: 'Cause that's what I'm looking for.

Speaker speaker_1: I- I don't believe we are. Um, I know for sure what we offer is not gonna be considered major medical.

Speaker speaker_2: Oh, I'm looking at this stuff. All I can see, there's nothing major medical. I wouldn't- I'm not saying that I'm interested in... I'm not even- I'm not interested in the major medical, but what I'm re- interested is the term Life and Accidental Death, uh, Dismemberment...

Speaker speaker_1: Okay.

Speaker speaker_2: ... where you have. And so, I want you to tell me about that. Uh, I'm single, but you have a \$20,000 benefit for employees in the event of death, right?

Speaker speaker_1: Yes. I believe it would be \$20,000 in the event of your passing.

Speaker speaker_2: Okay. I'm interested in having that.

Speaker speaker_1: Okay.

Speaker speaker_2: And then, also, uh, up to \$5,000 benefits on critical illness such as heart attack, major organ failure, end-of-stage renal... I don't, uh... Hmm. How does that work?

Speaker speaker_1: The, uh, are you looking at-

Speaker speaker_2: The- the- the critical illness.

Speaker speaker_1: Let me see. So, I... The information that I have is basically what's on the benefits guide with us just being the administrators. Um, I don't see anything specifically towards the critical illness. Give me one second. Maybe I'm looking at the wrong thing.

Speaker speaker_2: Right here, it says, uh, it says up to \$5000 benefits on critical illness such as... And then it, like... I don't know how it works, you know. Some of these things, you get them, and then they have these clauses in them where you don't get paid. You know? I'm laughing, so I'm trying to make sure it's nothing like that, you know what I mean?

Speaker speaker_1: I understand. Yeah, I'm trying... I'm looking at the benefits guide here. Give me just one second.

Speaker speaker_2: "24-hour group accident plan." I don't know what that is. "Due to an accident." Okay. "Up to \$15,000 benefits on accidental death" and "dispersion coverage includes for employee and spouse."

Speaker speaker_1: So, I see the Critical Illness Limited Benefit Rider, which would be, um... The benefit amount is \$10,000 on that.

Speaker speaker_2: And w- what does that do? It goes to the person that's critically ill, or the family member, or someone like that?

Speaker speaker_1: I believe it would go to-

Speaker speaker_2: I, I think-

Speaker speaker_1: ... to the, the person. Um, now again, I, we're just the administrators, so I'm not the insurance carrier through, you know, I'm not sure h- exactly how it works out. You might be able to, uh, reach out to American Public Life and they could probably explain it better, but from my understanding, it would go to the, the policy holder.

Speaker speaker_2: Okay. And then you, okay, so I'm interested in that, I'm interested in, uh, the \$20,000 of benefits for term life and accidental death.

Speaker speaker_1: Okay. All right. So let me go ahead-

Speaker speaker_2: For the 20,000.

Speaker speaker_1: Let me go ahead and do this. Let me make your file first, so that I have you-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... in the system, and then from there I can get the enrollment process started.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, what is your full social?

Speaker speaker_2: 255-98-4297.

Speaker speaker_1: And your date of birth?

Speaker speaker_2: July 18th, 1956.

Speaker speaker_1: And then, uh, your full mailing address.

Speaker speaker_2: 36, uh, uh, 67... Wait for me, hold on a second, I almost did it... 71-31, hold on a minute, make sure I got it. Okay. 6736 Bill, B-i-l-l, Carruth, C-a-r-r-u-t-h, Parkway, Hiram, H-i-r-a-m, Georgia, apartment 1104, and zip code 30141.

Speaker speaker_1: Okay, so 6736 Bill, B-i-l-l, and then C-a-r-r-u-t-h, Parkway.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Apartment 1104.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Great.

Speaker speaker_2: 'Cause I think this is the enrollment period end today, or can you enroll tomorrow, or...

Speaker speaker_1: You're not a new hire with them, are you?

Speaker speaker_2: Yes, I am.

Speaker speaker_1: You are?

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Oh, okay. Um, so new hires have 30 days from the date of their first check to get enrolled.

Speaker speaker_2: Well, when I say new hire, I, I was hired in, on October the 1st. I mean October the 7th, but you didn't have, the plan wasn't offered then, you just started offering it.

Speaker speaker_1: Okay. Yeah, like I said, new hires typ- typically have 30 days from the date of their first check to get enrolled.

Speaker speaker_2: Okay. I, I'm not a new hire then. The, I, I... Okay, what I'm saying to you is, you guys just offered it to us recently. You didn't have it in October.

Speaker speaker_1: Well, I'm, I'm seeing here, I mean, we've always been, uh, the administrators for ATC, so I'm not, I'm not sure why-

Speaker speaker_2: Oh, wait-

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: 'Cause they just, they just sent us the information. We haven't got the information.

Speaker speaker_1: We've been, uh, the administrators for a while.

Speaker speaker_2: Okay, well maybe it's not-

Speaker speaker_1: Now it could... I do know that they're also doing a company open enrollment from, uh, that started on the 9th of December and it ends on the 24th of December.

Speaker speaker_2: Oh, maybe that's what it is then. Okay.

Speaker speaker_1: Okay. Um, so let me just make sure. Do you... Uh, the phone number that would be best to reach you at, is it 630-709-4037?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. And what would be a good email?

Speaker speaker_2: Uh, Venita, I give you my personal email. Venita, V-e-n-i-t-a curry@gmail.com.

Speaker speaker_1: Okay. Let me finish getting your file made. Okay. So I'm also seeing here that the critical illness benefit is only available if you enroll into the short term disability plan.

Speaker speaker_2: Okay. Well, let me see here. What could happen here, just checked out. Uh-I think it's like when I was just looking at, it went out of line. Hm. Well, okay. I don't know what happened here, but some kind of way I lost it. Let, let me start again, okay? Okay. Okay, now there, I think I'm back in. Okay. What were you saying now? I'm sorry. I had, I'm trying to look at it while we talk.

Speaker speaker_1: Yeah. Um, I was just letting you know that the short, uh, the, I'm sorry, the critical illness benefit is only available if you enroll into the short-term disability.

Speaker speaker_2: Okay. And how does the short-term disability work?

Speaker speaker_1: Um, so let's see. In the event that you're temporarily disabled and unable to work, um, I know that they will provide a benefit amount of \$650 a month for 90 days. There is a seven-day elimination period. Um, also, you, for, it's available for all active employees that are working 20 hours or more per week. So you have to work at least 20 hours or more.

Speaker speaker_2: Mm-hmm. Okay. And it doesn't ha- it doesn't affect your Social Security at all, right?

Speaker speaker_1: Not that I'm aware of.

Speaker speaker_2: Okay.

Speaker speaker_1: Yeah. I mean, if you have concerns about that, I would definitely reach out to Social Security just to verify. But me personally, I'm not aware of anything of, of that affecting that.

Speaker speaker_2: Yeah. I ha- mm-hmm. I have Social Security, so. Okay, so well, if I have to enroll in that, uh, because you don't have long-term disability?

Speaker speaker_1: Yeah. We only offer short-term. Yeah.

Speaker speaker_2: Okay, I could do that.

Speaker speaker_1: Okay. So you're wanting the term life and then getting the short-term disability and the critical illness?

Speaker speaker_2: Mm-hmm. Uh, 'cause that's, uh, well the term and life, accidental death, you get 20,000, right?

Speaker speaker_1: Yes, ma'am. In the event of your passing, your beneficiary would get 20,000.

Speaker speaker_2: Okay. Um, in the Accidental Death Plan, additional benefit is 20,000. In the event of an accidental death, plan pays an additional benefit of 20,000. So if you had an accidental death, it would do an additional 20,000, so it would be 40,000 altogether.

Speaker speaker_1: Where do you see that at? 'Cause I'm not seeing that.

Speaker speaker_2: I'm looking at it where it says term, life, and accidental death. And-

Speaker speaker_1: Are you looking at the Benefits Guide?

Speaker speaker_2: Mm-hmm. It says, "Term, life, and accidental death, and dis- dis-dismemberment, \$20,000 benefit for employee in the event of death, 2,500 benefit for spouse, 2,500 benefit for children from six months to 26 years older, 500 for children 14 days, six months old. Accidental death dismemberment coverage applies to only employees. In the event of an accidental death, plan pays an additional benefit of \$20,000. In the event of an accidental body injury, plan pays depending on dismemberment and date of loss." So that sounds like it's saying you get an additional 20,000 in event of an accidental death. Is that correct?

Speaker speaker_1: Yeah. The information that I have, that I'm looking at states everything, uh, that you said up until after accidental death coverage implies to employee only. And then after that, nothing else is showing what you're, you're stating.

Speaker speaker_2: It says-

Speaker speaker_1: Is it on a different page?

Speaker speaker_2: ... this is in the card, additional options. Let me roll down. It say, it, it's on the card where it says, "The benefits in a card, understanding your medical options, the Met, Tech, R- Rx, and MEC, Enhanced and MVP, plus a VIP plan." So I guess that's, is that under the VIP plan maybe? I don't know. I just scrolled down and see it, term, life, and accidental death, and dismember- dismemberment. Okay. Uh. But it's talking about critical illness.

Speaker speaker_1: What is the page number that you're looking at? Maybe that'll help me find that.

Speaker speaker_2: Maybe I'm looking at something different 'cause it says on the top of it, "Benefit In A Card." There's no page. It just says, "Benefit In a Card, The Benefit Wizard." Is this the same thing? It says, "Benefit In a Card." Are you familiar with that?

Speaker speaker_1: Yeah, that's the name of our company.

Speaker speaker_2: Okay.

Speaker speaker_1: I just don't think we're-

Speaker speaker_2: Is this-

Speaker speaker_1: ... looking at the same documentation. Uh, give me one-

Speaker speaker_2: Okay.

Speaker speaker_1: ... second here.

Speaker speaker_2: It's just a different... It is a different page, I guess, a different documentation, yes. It's a summary sheet, I guess is what this is, maybe. Yeah, summary sheet. It's a summary sheet.

Speaker speaker_1: Does it say, "Plan Benefit Summaries," at the top?

Speaker speaker_2: It says, "Benefit In a Card, Benefit Wizard," on the side, and it's a summary sheet of the ATC Healthcare. Let me just all go back to where you were looking at now. Oh, oh, here it says, "Benefit In a Card."

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: And it says, "Specially designed for care filters at home." Hospital, uh, for comprehensive insurance, questions about the policy. And then again, the Benefit In a Card. And this one says, "Additional benefit options. Employees do not have to stay e- healthy next to enroll the following, 24-hour group accident, short-term disability, term life AD&D, dental, vision, behavior, health, IDX Social Plus." I don't know what that Social Plus is. Do you?

Speaker speaker_1: Yeah, so the IDX Social Plus is just like a, um, anti-fraud policy. Um, so it does, like, social media monitoring, deck, uh, uh, dark web monitoring, password detective, recovery services. So it's just to help protect your information online.

Speaker speaker_2: Oh, do they have lawyers, uh, benefits-

Speaker speaker_1: Uh...

Speaker speaker_2: ... you know, where you can-

Speaker speaker_1: ... something?

Speaker speaker_2: ... pay for lawyers to be in there? That's a good one to have, you know, so you can call and get help from an attorney.

Speaker speaker_1: I don't see anything about lawyers.

Speaker speaker_2: In the Social Plus, okay. What is the ES/EC and Family?

Speaker speaker_1: Can you repeat that?

Speaker speaker_2: Uh, ES/EC and Family.

Speaker speaker_1: ES.

Speaker speaker_2: It's in there, it's in the IDX Social Plus. It says-

Speaker speaker_1: Okay.

Speaker speaker_2: ... employee. I guess that, that might be something that additional cost if you have more than in family, in, uh, in employees is \$1.98. Behavior, health-

Speaker speaker_1: Oh, you must be-

Speaker speaker_2: ... injury, reduction.

Speaker speaker_1: ... looking at the... What it, it might be employee plus, uh, employee plus spouse. I would assume that means employee-

Speaker speaker_2: Oh, yes.

Speaker speaker_1: ... plus spouse, employee plus children-

Speaker speaker_2: Uh-huh.

Speaker speaker_1: ... or employee plus family.

Speaker speaker_2: There you go. That's exactly right. Thank you.

Speaker speaker_1: Yeah, but the infor- the documentation that I have doesn't specify anything about the AD&D benefits that come with the term life. It just shows... Um, so in the event of your passing, you get 20,000, uh, employee-

Speaker speaker_2: Uh-oh.

Speaker speaker_1: ... up to age...

Speaker speaker_2: Wait, I see something. Yeah, it says, "To age 64?"

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: I'm older than 64, so I wouldn't qualify, huh?

Speaker speaker_1: Um, let me...

Speaker speaker_2: Employee to age 64.

Speaker speaker_1: Let me just double-check and verify just to confirm.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay, so it looks like at age 65 benefits will reduce by 25% of the original benefit amount. Um, at age 60 benefits will further reduce by an additional 25% for a total reduction of 50% of the original benefit amount.

Speaker speaker_2: Well, what about after that? Like, oh, what, after I'm 68? It stops there?

Speaker speaker_1: So, it says, it says, "At age 70, benefits will further reduce by an additional 25% for a total reduction of 50% of the original benefit amount."

Speaker speaker_2: So, it would be, by the time you get 70, it's down to only 10,000.

Speaker speaker_1: I guess so.

Speaker speaker_2: Only \$2.

Speaker speaker_1: Mm-hmm. Let's see.

Speaker speaker_2: Okay. Well, it's only \$2.11 for \$10,000, so that, you know, is right. 'Cause you're looking at about \$10,000 then instead of \$20,000. Hmm.

Speaker speaker_1: So, the way that I'm understanding this is at age 65, benefits will reduce by 25% at the original amount, and then it will reduce again, but not until the age of 70, which will reduce it by another 25%, for a total reduction of 50% of the original benefit amount.

Speaker speaker_2: Okay. Okay. So that would be okay. So would it be... So the amount or is just the \$2.50? No, no, wait a minute, it's \$2 then.

Speaker speaker_1: Yeah, if you're just wanting to do the term life for employee only, it's \$2.11.

Speaker speaker_2: Okay, so I'll take it. So that would be... So even if it's \$10,000, it's still just \$2.11.

Speaker speaker_1: Okay.

Speaker speaker_2: And then you said you had to be employed. We have to also be a part of the short-term disability, right?

Speaker speaker_1: Yeah, to get the critical illness.

Speaker speaker_2: Oh. That would be term life, though, right?

Speaker speaker_1: I'm sorry?

Speaker speaker_2: That would be... Okay, how much I'm just gonna say. How much would it be for me to get, uh, the term life and A, B and D?

Speaker speaker_1: So, if you just wanna do the term life benefit by itself for employee only, that would be \$2.11 a week. However, if you're wanting to do critical illness, you do have to get the short-term disability.

Speaker speaker_2: Mm-hmm. How much would the critical il- how, how much did critical illness pay?

Speaker speaker_1: So the critical illness, um, rider benefit pays out \$10,000. That's the benefit amount.

Speaker speaker_2: Mm-hmm. That's if you pass away with a critical illness, right?

Speaker speaker_1: Not necessarily if you pass away. From my understanding, that's if you're c- if you're diagnosed with one of the covered illnesses.

Speaker speaker_2: Oh. Hmm. Okay. 'Cause that's all I'm interested in, is getting those things.

Speaker speaker_1: Okay.

Speaker speaker_2: The short-term disability. How do you get the short-term disability? Term life A, B and D. And then how much was the critical illness again? I'm going back to the form to find. I'm sorry.

Speaker speaker_1: You're fine. The critical illness rider is \$3.94.

Speaker speaker_2: So we're good.

Speaker speaker_1: And the short-term disa-

Speaker speaker_2: We're good.

Speaker speaker_1: Uh, sorry.

Speaker speaker_2: Okay.

Speaker speaker_1: I was just gonna say the short-term disability is \$3.95, so in total, for all three plans, you're looking at \$10 a week.

Speaker speaker_2: I think that's wonderful. I'll get it then.

Speaker speaker_1: I'm sorry?

Speaker speaker_2: I said I w- I, I would like to do that.

Speaker speaker_1: Okay. Um...

Speaker speaker_2: Yeah. Do, do, do... They should have complete coverage with Medicare, uh, as far as all that other stuff, so I don't, I don't really need that, but I just wanted to see if they had it. The type of stuff I kind of get.

Speaker speaker_1: And then, um, who did you want to name as the beneficiary for the term life?

Speaker speaker_2: Uh... Can I put two names on it or just one?

Speaker speaker_1: You can put two. Uh, we would have to, I would have to do 50% for one person and then 50% for the other. Or you can do one person for 100%.

Speaker speaker_2: Okay, I'm gonna put my son, Huely.

Speaker speaker_1: Do you mind spelling that?

Speaker speaker_2: Mm-hmm. H-U-E-L-Y. Edwards, E-D-W-A-R-D-S.

Speaker speaker_1: Okay, so H-U-E-L-Y, and then Edwards?

Speaker speaker_2: Mm-hmm, mm-hmm. E-D-

Speaker speaker_1: Okay.

Speaker speaker_2: W-A-R-D-S. And then third 1, 2, 3, 3rd.

Speaker speaker_1: Okay. And are you wanting to add someone else or just doing it for, uh, your son?

Speaker speaker_2: I'm gonna put my... Well, I have a... And I'll put my daughter too. My daughter is Chana, C-H-A-U-N-A. The C is for Charles, H-A-U-N-A. And her last name is White, W-H-I-T-E.

Speaker speaker_1: All right. Just to make sure, first name is C-H-A-U-N-A?

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: And then W-H-I-T-E?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. All righty. And if you don't mind, let me put you on a brief hold. I just wanna make sure that I'm processing the enrollment right since we had to make a file for you.

Speaker speaker_2: Okay. And can I ask you a question before you do that?

Speaker speaker_1: Sure.

Speaker speaker_2: I'm thinkin', I think that that cover everything that you have that I, you know, I'm not, uh, in terms of life insurances and policies, that y'all have any... That's what we see here is all that we have.

Speaker speaker_1: Yeah, I mean, there's other things. I know you already mentioned you have coverage elsewhere, but there's, you know, a couple different medical plans, um, there's vision, dental, a group accident policy, behavioral health and the IDX Social Plus.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, but as far as the specific, uh, plans that you chose, the short-term disability, critical illness and term life, that's all that we offer for those.

Speaker speaker_2: Okay. So f- what was the group, the group something you said? Group accident policy?

Speaker speaker_1: Yeah, so it's a 24-hour group accident policy. Um, it's not accident specific, it just helps pay the, um... It helps pay the expenses due to an accident. So, um, if you were to be admitted to a, a hospital emergency room, it'll pay \$250 of that. Uh, if you get admitted to the hospital, it'll pay \$250 of the hospital admission, \$100 of the daily hospital confinement, um, \$200 of the intensive care unit. Uh, there's a-

Speaker speaker_2: And how much, how much is that? How much is that?

Speaker speaker_1: It is, uh, for employee only, \$2.01.

Speaker speaker_2: Okay, you can add that to it.

Speaker speaker_1: Okay. Um...

Speaker speaker_2: 'Cause that's still, I'm still only spending \$12.

Speaker speaker_1: Yeah, looks like for the short-term disability, term life, critical illness and group accident, it comes out to \$12.01.

Speaker speaker_2: Okay. Hm, I think that is all that I can see I could use out of this package, which is actually awesome. Okay. Okay.

Speaker speaker_1: Okay. Um, if you don't mind, giving me just a few moments, I'm gonna check and make sure I processed everything correctly and I will be right back.

Speaker speaker_2: Okay. Oh. You got it dark over here. I'm gonna have to find my way. Yeah. Messages?

Speaker speaker_3: Yeah. Yeah, exactly.

Speaker speaker_1: All righty, thank you so much for holding. Are you still with me?

Speaker speaker_2: Yes, I am.

Speaker speaker_1: Hey, so, um, just a quick question. I, I wanted to verify, are you a direct hire with CareBuilders or are you a temp with CareBuilders?

Speaker speaker_2: I'm a direct hire.

Speaker speaker_1: Okay. Now that makes sense why we never had a file for you. So this is just for the temp, um, employees.

Speaker speaker_2: Oh, really?

Speaker speaker_1: Yes, ma'am. This is not for the direct hires.

Speaker speaker_2: Oh, wow. So I can't even use any of this.

Speaker speaker_1: No, ma'am.

Speaker speaker_2: Is that what you're saying?

Speaker speaker_1: Yeah, this is just... Yeah. It, it makes sense now why we never had a file for you to begin with, because this is just for the-

Speaker speaker_2: So I've been filed.

Speaker speaker_1: ... the temp employees.

Speaker speaker_2: Okay. Well, what do they have for the employees, direct hires?

Speaker speaker_1: I have no idea. We don't handle the direct hires, we just do the temp employees.

Speaker speaker_2: Well, I'm... Oh, well, I'll be darned. Well, we have spent all this time, huh?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Well, okay. I'm sorry.

Speaker speaker_1: You're fine.

Speaker speaker_2: Thank you.

Speaker speaker_1: I'll go ahead and cancel everything on my end. Um...

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: But yeah, I would just reach back out to CareBuilders and ask them for the information for direct hires, not, uh, not the temp employees.

Speaker speaker_2: Oh, okay, gotcha. Oh, I'm so sorry.

Speaker speaker_1: You're fine.

Speaker speaker_2: I certainly will. Well, thank you, okay? I'm sorry for wasting your time with this.

Speaker speaker_1: No, you're fine.

Speaker speaker_2: But, okay. Thank you, though.

Speaker speaker_1: I just wanted to make sure because I was like, you know, she's been with them since October, we should, we really should have a file. So, um-

Speaker speaker_2: Oh, you keep saying that.

Speaker speaker_1: ...

Speaker speaker_4: Well, I'm glad we found that. Thank you. Okay.

Speaker speaker_1: You're welcome. Have a good day.

Speaker speaker_2: I appreciate you.

Speaker speaker_4: You too now. Bye-bye.

Speaker speaker_1: Bye-bye. Mm-hmm.