

## **Transcript: VICTORIA**

**Taylor-4739903654117376-6204537598820352**

### **Full Transcript**

Thank you for calling Benefits In A Car. This is Victoria. How can I help you? Hi, Victoria. My name is Marla Brown. I am an employee for CareBuilders and I was calling, um, to get some information about the life insurance policy that, um, is offered through the company. Okay. Um, let me pull up your file. What's the, uh, last four of your social? 6430. I'm I- Um, I haven't signed up for it yet. I'm just calling to get information about it. Okay. Yeah, we work for a couple different staffing agencies, so I just wanna make sure I put up, pull up the right information for you. Okay. Do you mind verifying your address and date of birth? Sure. 2825 Wessex Street, Chester, PA 19013. And your date of birth? 8/10/'70. Gotcha. Phone number is 610-246-9910? Yes, ma'am. Okay. So it looks like, uh, the term life for your employer is being offered through American Public Life. Um, it looks like you're... So if you're doing it just for employee only, your beneficiary would get the benefit amount of \$20,000. Um, for any spouse that might be covered, it would be \$2,500 that you would get in the event of their passing. Um, children six months up to age 26 would be also \$2,500. And then children 14 days up to six months would be \$500. Okay. Um, is there any prerequisites for that? Or do I, um, wait for open enrollment? How do I, how do I enroll? Um, so it looks like you are actually outside of your personal open enrollment period, which is typically about 30 days from the date of your first check. Um, and currently your employer is not in an open enrollment period, but it looks like they typically have open enrollment during December of every year. Okay. So... Okay. ... unfortunately you will have to wait until the, uh, next open enrollment period to start. Okay. Is there any preexisting conditions on that policy, on that insurance? Now that I don't know. We're just the benefits administrators, so, um, we're not the actual insurance carrier. That might be something you have to verify with the carrier directly. And what carrier is that again? American Public Life. American Public Life. Okay. And do you, do you know when in December the open enrollment is? We don't have the dates for the next one just yet, but it looks like, just based off of when they've had it previously, it looks like they typically have it during the beginning of December up until January, the beginning of January. Okay. All right. Great. Thank you so much. You're welcome. You have a wonderful day. You too. Bye-bye. Thank you. Bye-bye.

### **Conversation Format**

Speaker speaker\_0: Thank you for calling Benefits In A Car. This is Victoria. How can I help you?

Speaker speaker\_1: Hi, Victoria. My name is Marla Brown. I am an employee for CareBuilders and I was calling, um, to get some information about the life insurance policy that, um, is offered through the company.

Speaker speaker\_0: Okay. Um, let me pull up your file. What's the, uh, last four of your social?

Speaker speaker\_1: 6430.

Speaker speaker\_0: I'm I-

Speaker speaker\_1: Um, I haven't signed up for it yet. I'm just calling to get information about it.

Speaker speaker\_0: Okay. Yeah, we work for a couple different staffing agencies, so I just wanna make sure I put up, pull up the right information for you.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Do you mind verifying your address and date of birth?

Speaker speaker\_1: Sure. 2825 Wessex Street, Chester, PA 19013.

Speaker speaker\_0: And your date of birth?

Speaker speaker\_1: 8/10/'70.

Speaker speaker\_0: Gotcha. Phone number is 610-246-9910?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Okay. So it looks like, uh, the term life for your employer is being offered through American Public Life. Um, it looks like you're... So if you're doing it just for employee only, your beneficiary would get the benefit amount of \$20,000. Um, for any spouse that might be covered, it would be \$2,500 that you would get in the event of their passing. Um, children six months up to age 26 would be also \$2,500. And then children 14 days up to six months would be \$500.

Speaker speaker\_1: Okay. Um, is there any prerequisites for that? Or do I, um, wait for open enrollment? How do I, how do I enroll?

Speaker speaker\_0: Um, so it looks like you are actually outside of your personal open enrollment period, which is typically about 30 days from the date of your first check. Um, and currently your employer is not in an open enrollment period, but it looks like they typically have open enrollment during December of every year.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So...

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... unfortunately you will have to wait until the, uh, next open enrollment period to start.

Speaker speaker\_1: Okay. Is there any preexisting conditions on that policy, on that insurance?

Speaker speaker\_0: Now that I don't know. We're just the benefits administrators, so, um, we're not the actual insurance carrier. That might be something you have to verify with the carrier directly.

Speaker speaker\_1: And what carrier is that again?

Speaker speaker\_0: American Public Life.

Speaker speaker\_1: American Public Life. Okay. And do you, do you know when in December the open enrollment is?

Speaker speaker\_0: We don't have the dates for the next one just yet, but it looks like, just based off of when they've had it previously, it looks like they typically have it during the beginning of December up until January, the beginning of January.

Speaker speaker\_1: Okay. All right. Great. Thank you so much.

Speaker speaker\_0: You're welcome. You have a wonderful day.

Speaker speaker\_1: You too. Bye-bye.

Speaker speaker\_0: Thank you. Bye-bye.