

Transcript: VICTORIA

Taylor-5292264681062400-4717231743123456

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. You're welcome, babe. Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Hi. Uh, my name is Timothy Hoffman. I work for, uh, Oxford, uh, uh, Global. They sent out a benefits reminder that we should, uh, call this number, and I just wanna, uh, call and confirm what I have, 'cause it looks like I have BIC Life EE and BIC Standard, whatever, whatever that amounts to. Okay. Um- Um, do you need a number or something from me to identify me? Yeah, uh, what's the last four of your social? Two, five, seven, four. And then, uh, let's see. Your first and last name again? Timothy Hoffman. H-O-F-F-M-A-N. Do you mind verifying your address and date of birth? Sure. Um, 231 West Calle Monte Vista. C-A-L-L-E is how that's spelled. Uh, kind of a Spanish name. Um, Tempe, Arizona 85284. Uh, date of birth is March 21st, 1952. Old guy. And then, uh, phone number 719-499-6265? That's, that's me. And email is, uh, tlds47@hotmail? I need to update that. I'm getting rid of that, uh, email address. Uh, you can keep sending it there, but, uh, one of the problems I'm having with, uh, Hotmail is that the, uh, the, the mail sometimes go to, to the spam folder and I get so much spam it doesn't, uh, pay me to spend a lot of time trying to delete and look for stuff. So I'm, I'm going to Gmail, and the new email is thoffman0321@gmail, and I'll update that with Oxford. I think I need to give them a call with consultant services and make sure they have it. Okay. Um, so it's gonna be first initial, last name, 0321 at gmail? That's me. Okay. Um, so- Go ahead. ... it looks like you're currently enrolled into the short-term disability and the term life for employee only. Yep. Okay. And so the next question that I have is, um, the programs that you have show that I could do, uh, uh, dental, which seems to be coming up pretty big with me. Um, I don't see a price on it, though. I'm looking... Oh, wait a minute. Oh, here it is. Uh, the service is... Oh, it's employee and spouse is \$18.85 a month. Does that sound right for dental? No, that's vision. Wait a minute. Um, are you wanting it for employee plus spouse or just employee only? Yeah. Yeah, employee plus spouse. So dental for employee plus spouse, uh, would be \$7.01 a week. Okay. That's fine. I accept that. That's wonderful. Okay, so you're wanting to add that on? Yes, please. Okay. Let's see. And was there anything else? No, that's, that's all... Uh, everything else looks good from what I can see. Okay. So the dental for employee plus spouse, short-term disability for employee only, and term life for employee only, your total would be \$13.07 a week. Perfect. That's awesome. And then let me go ahead and get your spouse listed. What is their name? Uh, Angela Gayle, G-A-Y-L-E, Hoffman. So it's Angela, G-G, Hoffman. And just to make sure I spelled it first name correctly, it's A-N-G-E-L-A? Correct. Okay. And date of birth? Um, August 19th, 1962. And then full social? 585... Oh, boy. Let me see if she's in a session. Uh, do you have a second to give me your social? 585- Two nine- ... 290882. Three eight. Perfect. I just had to make sure, got the right one. 585-290882. Okay. All right. Had to check with the boss. Okay. Perfect. So the dental, the earliest that

would become effective or active would be the 6th of January, as long as you see that- Okay. ... deduction, uh, come out the- Yeah. ... out of the, the... Goodness gracious. As long as you see the deduction come out of your check the week before. Okay. Yeah. Otherwise it's the... It's available after the deductions start, right? Yeah. So once you see that deduction- Yeah. That's, yeah. ... when it starts. Perfect. Um, and let's see. I think you're all good to go on my end. Did you have any other questions for me? Um, uh, one of the things that I, I thought I read, and I'm, I'm, I'm a little, I'm a little confused because I've got the annual maximum contribution for a Roth is \$7,500, and then that includes \$1,000 catch-up contribution. Does that sound right if you're 50 or older? Right. So 71, you have to be 70. Does that, does this, does that Roth sound right? 'Cause it's, uh, the... I'm at the 7,500 already. I figure I'm gonna let it go, but I thought that was the max. I could be wrong. And that's for what again? So, um, IRA contributions for the calendar year 2024. Oh, I have no idea about that. Okay. Okay. I'll check in with Fidelity because they, they tend to, um, they tend to tell me what, what my, you know, like, wha- everything I need to know about. And I'm, I think I'm at my max. So I appreciate it. All righty. Well, I went ahead and- You have a wonderful day and a great holiday. You too. I went ahead and put in the request to have the dental added on for you and your spouse, and you're good to go on my end. Thank you so much. You have a great day- You're welcome. ... and a wonderful holiday. Take care. You too. Bye-bye. Okay.

Conversation Format

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

Speaker speaker_1: You're welcome, babe.

Speaker speaker_2: Thank you for calling Benefits on a Card. This is Victoria. How can I help you?

Speaker speaker_1: Hi. Uh, my name is Timothy Hoffman. I work for, uh, Oxford, uh, uh, Global. They sent out a benefits reminder that we should, uh, call this number, and I just wanna, uh, call and confirm what I have, 'cause it looks like I have BIC Life EE and BIC Standard, whatever, whatever that amounts to.

Speaker speaker_2: Okay. Um-

Speaker speaker_1: Um, do you need a number or something from me to identify me?

Speaker speaker_2: Yeah, uh, what's the last four of your social?

Speaker speaker_1: Two, five, seven, four.

Speaker speaker_2: And then, uh, let's see. Your first and last name again?

Speaker speaker_1: Timothy Hoffman. H-O-F-F-M-A-N.

Speaker speaker_2: Do you mind verifying your address and date of birth?

Speaker speaker_1: Sure. Um, 231 West Calle Monte Vista. C-A-L-L-E is how that's spelled. Uh, kind of a Spanish name. Um, Tempe, Arizona 85284. Uh, date of birth is March 21st, 1952. Old guy.

Speaker speaker_2: And then, uh, phone number 719-499-6265?

Speaker speaker_1: That's, that's me.

Speaker speaker_2: And email is, uh, tdl47@hotmail?

Speaker speaker_1: I need to update that. I'm getting rid of that, uh, email address. Uh, you can keep sending it there, but, uh, one of the problems I'm having with, uh, Hotmail is that the, uh, the, the mail sometimes go to, to the spam folder and I get so much spam it doesn't, uh, pay me to spend a lot of time trying to delete and look for stuff. So I'm, I'm going to Gmail, and the new email is thoffman0321@gmail, and I'll update that with Oxford. I think I need to give them a call with consultant services and make sure they have it.

Speaker speaker_2: Okay. Um, so it's gonna be first initial, last name, 0321 at gmail?

Speaker speaker_1: That's me.

Speaker speaker_2: Okay. Um, so-

Speaker speaker_1: Go ahead.

Speaker speaker_2: ... it looks like you're currently enrolled into the short-term disability and the term life for employee only.

Speaker speaker_1: Yep. Okay. And so the next question that I have is, um, the programs that you have show that I could do, uh, uh, dental, which seems to be coming up pretty big with me. Um, I don't see a price on it, though. I'm looking... Oh, wait a minute. Oh, here it is. Uh, the service is... Oh, it's employee and spouse is \$18.85 a month. Does that sound right for dental? No, that's vision. Wait a minute.

Speaker speaker_2: Um, are you wanting it for employee plus spouse or just employee only?

Speaker speaker_1: Yeah. Yeah, employee plus spouse.

Speaker speaker_2: So dental for employee plus spouse, uh, would be \$7.01 a week.

Speaker speaker_1: Okay. That's fine. I accept that. That's wonderful.

Speaker speaker_2: Okay, so you're wanting to add that on?

Speaker speaker_1: Yes, please.

Speaker speaker_2: Okay. Let's see. And was there anything else?

Speaker speaker_1: No, that's, that's all... Uh, everything else looks good from what I can see.

Speaker speaker_2: Okay. So the dental for employee plus spouse, short-term disability for employee only, and term life for employee only, your total would be \$13.07 a week.

Speaker speaker_1: Perfect. That's awesome.

Speaker speaker_2: And then let me go ahead and get your spouse listed. What is their name?

Speaker speaker_1: Uh, Angela Gayle, G-A-Y-L-E, Hoffman. So it's Angela, G-G, Hoffman.

Speaker speaker_2: And just to make sure I spelled it first name correctly, it's A-N-G-E-L-A?

Speaker speaker_1: Correct.

Speaker speaker_2: Okay. And date of birth?

Speaker speaker_1: Um, August 19th, 1962.

Speaker speaker_2: And then full social?

Speaker speaker_1: 585... Oh, boy. Let me see if she's in a session. Uh, do you have a second to give me your social? 585-

Speaker speaker_2: Two nine-

Speaker speaker_1: ... 290882.

Speaker speaker_2: Three eight.

Speaker speaker_1: Perfect. I just had to make sure, got the right one. 585-290882.

Speaker speaker_2: Okay. All right.

Speaker speaker_1: Had to check with the boss.

Speaker speaker_2: Okay. Perfect. So the dental, the earliest that would become effective or active would be the 6th of January, as long as you see that-

Speaker speaker_1: Okay.

Speaker speaker_2: ... deduction, uh, come out the-

Speaker speaker_1: Yeah.

Speaker speaker_2: ... out of the, the... Goodness gracious. As long as you see the deduction come out of your check the week before.

Speaker speaker_1: Okay. Yeah. Otherwise it's the... It's available after the deductions start, right?

Speaker speaker_2: Yeah. So once you see that deduction-

Speaker speaker_1: Yeah. That's, yeah.

Speaker speaker_2: ... when it starts.

Speaker speaker_1: Perfect.

Speaker speaker_2: Um, and let's see. I think you're all good to go on my end. Did you have any other questions for me?

Speaker speaker_1: Um, uh, one of the things that I, I thought I read, and I'm, I'm, I'm a little, I'm a little confused because I've got the annual maximum contribution for a Roth is \$7,500, and then that includes \$1,000 catch-up contribution. Does that sound right if you're 50 or older?

Speaker speaker_3: Right. So 71, you have to be 70.

Speaker speaker_1: Does that, does this, does that Roth sound right? 'Cause it's, uh, the... I'm at the 7,500 already. I figure I'm gonna let it go, but I thought that was the max. I could be wrong.

Speaker speaker_2: And that's for what again?

Speaker speaker_1: So, um, IRA contributions for the calendar year 2024.

Speaker speaker_2: Oh, I have no idea about that.

Speaker speaker_1: Okay. Okay. I'll check in with Fidelity because they, they tend to, um, they tend to tell me what, what my, you know, like, wha- everything I need to know about. And I'm, I think I'm at my max. So I appreciate it.

Speaker speaker_2: All righty. Well, I went ahead and-

Speaker speaker_1: You have a wonderful day and a great holiday.

Speaker speaker_2: You too. I went ahead and put in the request to have the dental added on for you and your spouse, and you're good to go on my end.

Speaker speaker_1: Thank you so much. You have a great day-

Speaker speaker_2: You're welcome.

Speaker speaker_1: ... and a wonderful holiday. Take care.

Speaker speaker_2: You too.

Speaker speaker_1: Bye-bye.

Speaker speaker_2: Okay.