

Transcript: VICTORIA

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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, Victoria. This is my enrollment period ending today and I wanted to renew my so... uh, my benefits. Okay. Uh, what's the name of the agency you work with? Oxford. And the last four of your Social? 7934. Okay. And your first and last name? Brian Wisnovsky. Uh, do you ... your address and date of birth as well? 11732 Elizabeth Ridge, Conroe, Texas 77304, September 15th, 1966. And then phone number 832-367-5915? Yes, ma'am. And that email's gonna be first initial, last name@consolidated.net? Yes, ma'am. Okay. Um, let's see. So it looks like you're enrolled into the EnsurePlus Enhanced for Employee Plus Family. Are you wanting to change or add on to your enrollment? What can I add? Well, like if- I don't get- ... you're wanting to add things like dental, vision, term life or the short-term disability. Uh, no. Okay. So if you're not wanting to make any changes- I, I, I'm, I'm, I'm... I wasn't enrolled in, in term life or the disability? No, sir. You're just enrolled into the EnsurePlus Enhanced for Employee Plus Family. What is the, um... How much does term life and disability cost? Let's see. So the term life... Are... Would you just want that for yourself or for you and your family? Sure, me and my family. It's family of three. Okay. Not that that matters. Okay. Um, the term life for Employee Plus Family is \$3.18 a week. And what was the other policy you were wondering about? Um, was it disability? Okay. The short-term disability looks like you can only get that for employee only, and that would be \$3.95 a week. Does \$6 added to... Has the rate changed or am I still around 50 bucks a, a week? So if you were to add on short-term disability for employee only and the term life for Employee Plus Family, it looks like with the EnsurePlus Enhanced medical plan you have, it would come out to a total of \$61.43. Per week? Mm-hmm. Okay. Um, and can you tell me anything about the, the disability? So the... From what I know about the disability is it's, you know, in the event that you're temporarily disabled and unable to work, um, it's, uh... They'll basically give you a benefit amount of \$650 a month for up to 90 days. Um, there is also an elimination period of seven days. And in order to be eligible for that plan, you would have to work 20 hours or more per week. Okay. So I'm looking at getting, uh, six times three is, is 1218, about \$20,000 over a 90-day period, um, for six... for \$3 to \$4 a week. Yeah, let's skip the disability. Can you tell me what the payout is on the term life? Okay. Just to make sure, um, I'm understanding. So the... What they would pay you if you had to take the short-term disability, they would only pay out \$650 a month for up to 90 days. Right. So what I'm... Oh, for 90 days. Mm-hmm. So yeah, that's, that's three months times, uh, the 650, so it's about 20,000. No, that's, um, only \$2,000. Yeah, that's only \$2,000 over the course of three months. No, that's not worth it. So we'll scratch the disability. \$2,000 for three months is nothing. Um, so how much does the term life pay? Yeah, so in the event of your passing, your beneficiary would get the benefit amount of 20,000. In the event of your spouses passing, you

would get 2,500. Uh, children six months up to age 26, you would also get 2,500 for. And then children 14 days up to six months, you would get 500 for. So I'm paying now about \$12 to \$15 a month for, you said 20 or 25,000? For me? So for yourself, it would be 20,000. Yeah, let's scratch that too. That's why I didn't have it before. This is... That is really poor. So we'll just go with what I have. Okay. So if you're not wanting to make any changes to what you're currently enrolled into, it automatically rolls over into the new year. Okay. Yeah, they told me I had to call, so... Um, all right. Well, thank you and, and, um, I did my calls and I guess that's it. All righty. You have a wonderful day. Thank you. You have a merry Christmas. You too. Bye-bye.

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, Victoria. This is my enrollment period ending today and I wanted to renew my so... uh, my benefits.

Speaker speaker_1: Okay. Uh, what's the name of the agency you work with?

Speaker speaker_2: Oxford.

Speaker speaker_1: And the last four of your Social?

Speaker speaker_2: 7934.

Speaker speaker_1: Okay. And your first and last name?

Speaker speaker_2: Brian Wisnovsky.

Speaker speaker_1: Uh, do you ... your address and date of birth as well?

Speaker speaker_2: 11732 Elizabeth Ridge, Conroe, Texas 77304, September 15th, 1966.

Speaker speaker_1: And then phone number 832-367-5915?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: And that email's gonna be first initial, last name@consolidated.net?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: Okay. Um, let's see. So it looks like you're enrolled into the EnsurePlus Enhanced for Employee Plus Family. Are you wanting to change or add on to your enrollment?

Speaker speaker_2: What can I add?

Speaker speaker_1: Well, like if-

Speaker speaker_2: I don't get-

Speaker speaker_1: ... you're wanting to add things like dental, vision, term life or the short-term disability.

Speaker speaker_2: Uh, no.

Speaker speaker_1: Okay. So if you're not wanting to make any changes-

Speaker speaker_2: I, I, I'm, I'm, I'm... I wasn't enrolled in, in term life or the disability?

Speaker speaker_1: No, sir. You're just enrolled into the EnsurePlus Enhanced for Employee Plus Family.

Speaker speaker_2: What is the, um... How much does term life and disability cost?

Speaker speaker_1: Let's see. So the term life... Are... Would you just want that for yourself or for you and your family?

Speaker speaker_2: Sure, me and my family. It's family of three.

Speaker speaker_1: Okay.

Speaker speaker_2: Not that that matters.

Speaker speaker_1: Okay. Um, the term life for Employee Plus Family is \$3.18 a week. And what was the other policy you were wondering about?

Speaker speaker_2: Um, was it disability?

Speaker speaker_1: Okay. The short-term disability looks like you can only get that for employee only, and that would be \$3.95 a week.

Speaker speaker_2: Does \$6 added to... Has the rate changed or am I still around 50 bucks a, a week?

Speaker speaker_1: So if you were to add on short-term disability for employee only and the term life for Employee Plus Family, it looks like with the EnsurePlus Enhanced medical plan you have, it would come out to a total of \$61.43.

Speaker speaker_2: Per week?

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay. Um, and can you tell me anything about the, the disability?

Speaker speaker_1: So the... From what I know about the disability is it's, you know, in the event that you're temporarily disabled and unable to work, um, it's, uh... They'll basically give you a benefit amount of \$650 a month for up to 90 days. Um, there is also an elimination period of seven days. And in order to be eligible for that plan, you would have to work 20 hours or more per week.

Speaker speaker_2: Okay. So I'm looking at getting, uh, six times three is, is 1218, about \$20,000 over a 90-day period, um, for six... for \$3 to \$4 a week. Yeah, let's skip the disability.

Can you tell me what the payout is on the term life?

Speaker speaker_1: Okay. Just to make sure, um, I'm understanding. So the... What they would pay you if you had to take the short-term disability, they would only pay out \$650 a month for up to 90 days.

Speaker speaker_2: Right. So what I'm... Oh, for 90 days.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: So yeah, that's, that's three months times, uh, the 650, so it's about 20,000. No, that's, um, only \$2,000. Yeah, that's only \$2,000 over the course of three months. No, that's not worth it. So we'll scratch the disability. \$2,000 for three months is nothing. Um, so how much does the term life pay?

Speaker speaker_1: Yeah, so in the event of your passing, your beneficiary would get the benefit amount of 20,000. In the event of your spouses passing, you would get 2,500. Uh, children six months up to age 26, you would also get 2,500 for. And then children 14 days up to six months, you would get 500 for.

Speaker speaker_2: So I'm paying now about \$12 to \$15 a month for, you said 20 or 25,000? For me?

Speaker speaker_1: So for yourself, it would be 20,000.

Speaker speaker_2: Yeah, let's scratch that too. That's why I didn't have it before. This is... That is really poor. So we'll just go with what I have.

Speaker speaker_1: Okay. So if you're not wanting to make any changes to what you're currently enrolled into, it automatically rolls over into the new year.

Speaker speaker_2: Okay. Yeah, they told me I had to call, so... Um, all right. Well, thank you and, and, um, I did my calls and I guess that's it.

Speaker speaker_1: All righty. You have a wonderful day.

Speaker speaker_2: Thank you. You have a merry Christmas.

Speaker speaker_1: You too.

Speaker speaker_2: Bye-bye.