

## Transcript: VICTORIA

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### Full Transcript

Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Uh, yes, uh, my name is Jessie Knighton. Uh, I'm with Temp- Temp Staff. Uh, they were asking me do I want, uh, get any health coverage and I'm just trying to see what rate or what price do y'all have in case, uh, I wanna get a benefit and a card. They say I got till April 30th to accept or decline. I'm just trying to see what, uh, what the, what the rate is, what the, what's the lowest or what reasonable price y'all have? Okay. I mean, it really just depends on the plan that you're interested in. There's multiple being offered. Um, so what I can do is if you have a good email, I can send you a copy of the benefits guide and it'll, it'll actually like lay out all the plans we offer, what they cover and how much they cost. Well that's what, what... I'm saying, uh, how many, what, what can I, what can I get from like, uh, do we cover, what would it cover? Just me or, uh, I ain't married, but I got a girlfriend and I got kids, but they, but they got, but they got Medicaid. So I'm just trying to see, uh, I'm just trying to see what affordable rates y'all have or what cheaper plan y'all have. Yeah, I mean if you wanna add your girlfriend, we, your employer does allow domestic partnerships so you can definitely do that. But like I said, as far as like the pl- the cost, it really just depends on the plan that you choose 'cause there's multiple to choose from. Okay. They take, they taking it out the check every week or what? Or how it goes? Yes, it'll be, it, it'll be taken outta your check every week. The pricing depends on the plan you choose, who you choose to get coverage for. Um, and everything that you enroll into basically. And what it is? Healthcare insurance or what? There's medical, there's things like dental, vision, short-term disability, term life, behavioral health. Well, let me ask you about short-term. What short-term dis- disability, what that, what that consists of? How you go about getting it? So what - So short-term disability is... Basically what short-term disability is, is it, it helps provide an income if you're temporarily disabled and unable to work. Um, there is a eligibility guideline for it. So it's available for all active employees working 20 hours or more per week. But that is the guideline to be eligible. There is an elimination period of seven days. You could get the benefit amount up to 90 days and it would pay \$6.50 a month. Okay. Well how much would you pay, how much do you have paid for that then? Short-term disability would be \$4.20 a week. Okay. Okay. But yeah, are you gonna send, so can you send all this to my email address then? Sure thing. What would be a good email to send that to? Uh, Jessie, J-E-S-S-I-E, uh, Knighton, K-N-I-G-H-T-E-N, @383... 383@gmail.com. All right, so I have J-E-S-S-I-E K-N-I-G-H-T-E-N 383@gmail.com. Yes, ma'am. Okay. I will send that over to you and then- Okay. I'm saying, uh, I'm saying, uh, saying, uh, so, so, uh, that short-term disability, so you pay, you pay \$4.20 every week. So when, when would it kick in? So once you enroll, it takes about one to two weeks for the enrollment to be processed through your payroll. Once you see the first deduction being made outta your check, coverage starts the following Monday. Okay. So, so, so, so like, so what if, if I get laid off or, or, or if I die, do I still,

do I still get my, my, my money or what? No sir. So the short-term, the short-term disability, it has nothing to do with you being laid off. That has, the short-term disability is specifically if you're temporarily disabled and you're unable to work. Okay. That's when it would provide \$650 a month for up to 90 days. Okay. Okay. Okay. So, so like, so like if you, like if you get, like if, if, if you draw, like if you draw, draw a check or, uh, withdraw a check, would you be able to get the \$650? I'm sorry, what? I'm saying if you disability, if you, if you disabled, if you, if you owe disability, we be able to get the \$650 a month or what? Yes sir. So basically if you're injured and you're unable to work, you're deemed temporarily disabled. That's what the, the whole benefit of having that, that plan would be, is it would help provide an income while you're unable to work. So you can get this benefits amount for up to 90 days, three months, 90 days. They'll pay you \$650 a month. So would you send it to my email now? Okay. I already did. You should get it here in a few seconds. Okay. Thank you. You're welcome. You have a wonderful day.

## Conversation Format

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

Speaker speaker\_1: Uh, yes, uh, my name is Jessie Knighton. Uh, I'm with Temp- Temp Staff. Uh, they were asking me do I want, uh, get any health coverage and I'm just trying to see what rate or what price do y'all have in case, uh, I wanna get a benefit and a card. They say I got till April 30th to accept or decline. I'm just trying to see what, uh, what the, what the rate is, what the, what's the lowest or what reasonable price y'all have?

Speaker speaker\_0: Okay. I mean, it really just depends on the plan that you're interested in. There's multiple being offered. Um, so what I can do is if you have a good email, I can send you a copy of the benefits guide and it'll, it'll actually like lay out all the plans we offer, what they cover and how much they cost.

Speaker speaker\_1: Well that's what, what... I'm saying, uh, how many, what, what can I, what can I get from like, uh, do we cover, what would it cover? Just me or, uh, I ain't married, but I got a girlfriend and I got kids, but they, but they got, but they got Medicaid. So I'm just trying to see, uh, I'm just trying to see what affordable rates y'all have or what cheaper plan y'all have.

Speaker speaker\_0: Yeah, I mean if you wanna add your girlfriend, we, your employer does allow domestic partnerships so you can definitely do that. But like I said, as far as like the pl- the cost, it really just depends on the plan that you choose 'cause there's multiple to choose from.

Speaker speaker\_1: Okay. They take, they taking it out the check every week or what? Or how it goes?

Speaker speaker\_0: Yes, it'll be, it, it'll be taken outta your check every week. The pricing depends on the plan you choose, who you choose to get coverage for. Um, and everything

that you enroll into basically.

Speaker speaker\_1: And what it is? Healthcare insurance or what?

Speaker speaker\_0: There's medical, there's things like dental, vision, short-term disability, term life, behavioral health.

Speaker speaker\_1: Well, let me ask you about short-term. What short-term dis- disability, what that, what that consists of? How you go about getting it? So what -

Speaker speaker\_0: So short-term disability is... Basically what short-term disability is, is it, it helps provide an income if you're temporarily disabled and unable to work. Um, there is a eligibility guideline for it. So it's available for all active employees working 20 hours or more per week. But that is the guideline to be eligible. There is an elimination period of seven days. You could get the benefit amount up to 90 days and it would pay \$6.50 a month.

Speaker speaker\_1: Okay. Well how much would you pay, how much do you have paid for that then?

Speaker speaker\_0: Short-term disability would be \$4.20 a week.

Speaker speaker\_1: Okay. Okay. But yeah, are you gonna send, so can you send all this to my email address then?

Speaker speaker\_0: Sure thing. What would be a good email to send that to?

Speaker speaker\_1: Uh, Jessie, J-E-S-S-I-E, uh, Knighton, K-N-I-G-H-T-E-N, @383... 383@gmail.com.

Speaker speaker\_0: All right, so I have J-E-S-S-I-E K-N-I-G-H-T-E-N 383@gmail.com.

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Okay. I will send that over to you and then-

Speaker speaker\_1: Okay. I'm saying, uh, I'm saying, uh, saying, uh, so, so, uh, that short-term disability, so you pay, you pay \$4.20 every week. So when, when would it kick in?

Speaker speaker\_0: So once you enroll, it takes about one to two weeks for the enrollment to be processed through your payroll. Once you see the first deduction being made outta your check, coverage starts the following Monday.

Speaker speaker\_1: Okay. So, so, so, so like, so what if, if I get laid off or, or, or if I die, do I still, do I still get my, my, my money or what?

Speaker speaker\_0: No sir. So the short-term, the short-term disability, it has nothing to do with you being laid off. That has, the short-term disability is specifically if you're temporarily disabled and you're unable to work.

Speaker speaker\_1: Okay.

Speaker speaker\_0: That's when it would provide \$650 a month for up to 90 days.

Speaker speaker\_1: Okay. Okay. Okay. So, so like, so like if you, like if you get, like if, if, if you draw, like if you draw, draw a check or, uh, withdraw a check, would you be able to get the \$650?

Speaker speaker\_0: I'm sorry, what?

Speaker speaker\_1: I'm saying if you disability, if you, if you disabled, if you, if you owe disability, we be able to get the \$650 a month or what?

Speaker speaker\_0: Yes sir. So basically if you're injured and you're unable to work, you're deemed temporarily disabled. That's what the, the whole benefit of having that, that plan would be, is it would help provide an income while you're unable to work. So you can get this benefits amount for up to 90 days, three months, 90 days. They'll pay you \$650 a month.

Speaker speaker\_1: So would you send it to my email now?

Speaker speaker\_0: Okay. I already did. You should get it here in a few seconds.

Speaker speaker\_1: Okay. Thank you.

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