

Transcript: VICTORIA

Taylor-5848918855729152-4965884585525248

Full Transcript

Hello? Your call may be monitored or recorded for quality assurance purposes. Hello, is this Mr. Speller? Uh, who the hell's calling? Yes, this is Victoria. We, uh, I'm with Benefits in a Card, we administer medical insurance for BGSS. Oh, okay. How you doing? Good. How are you? All right. This is Mr. Sp- this is Mr. Speller. Sometimes I get a lot of, uh, scam calls so I don't really be knowing how to answer the phone call sometimes, that's when I see like toll free number and stuff. So I'm sorry. I understand. No, you're fine. Um, I'm just calling because we received a enrollment form that you signed and dated on the 18th of November, um- Okay. ... requesting some of the benefits. Um- It looks like- Okay, go ahead. I'm sorry. Um, I was just gonna say, it looks like you requested the StayHealthy MEC medical plan and the, um, term life for employee plus family and then dental, short-term disability and vision for employee only. We're just missing your dependent information for the medical and the term life. Okay. Um, the, so the term life and those will be, like, if I'm, if I'm adding somebody or if I'm, if I'm staying just for myself? Yeah, so basically I'm asking if you're wanting coverage for those two plans for you and your family or if you're wanting that for just yourself, 'cause we don't have, um, any dependents that you listed. No, because, um, I went over it with my wife and we was explaining, you know, something in the package that, that I may need or might not, you know, need all together. You know, just so that it wouldn't take so much money out of the check that I would, that I would try to get. But, um, what, the term life is, what is that, would that be like life insurance or which one is that one? Yeah, so in the event of your passing, your beneficiary, uh, would get the benefit amount of \$20,000. Um, and then if you got it for you and your family, uh, the, in the, in the event that your, of your spouse is passing, you would get \$2,500 for, um, children six months up to age 26, you would get \$2,500 for, and then children 14 days up to six months, you would get \$500 for. Oh, okay. I thought on that one I had, um, put my wife as my beneficiary and, um- Yeah. ... I put her- So I have here beneficiary. I'm just missing your dependent information, like who you're wanting to cover for that. Oh, okay. Um, I guess it would be my wife, but my kids, they have their life insurance already. My wi- my wife do, but for, for her job, but, um, would it be, would it be good if I d- is it, would it be good if I just add me or, because I really don't know, like, I never had to do this before as far as, like, you know, for the job. It was just... I mean, it's really up to you. The only reason why I was calling is because you selected that medical and the term life were employee plus family, but we didn't have any dependents listed for you. So- Oh, okay. ... we were unsure if you were wanting that for employee only or if you just accidentally selected the family level. Yeah, I probably selected it, but I don't, I, I didn't mar- on some of them where I didn't mark anything was the ones that I was leaving alone. But did you have to select them anyway or... So you only had to selected, select what you wanted. So what you- Okay. ... had selected on the form is the StayHealthy MEC TeleRx Medical Plan for employee plus family.

Mm-hmm. Then you selected dental, short-term disability and vision for employee only, but you selected the term life for employee plus family. Term life plus family. Um, I guess you can just put just for me, so if something happens to me. Okay. For everything? Uh, for the two, right? Yeah, so what I mean is for everything that you selected. So the StayHealthy MEC TeleRx, dental, short-term disability, vision and term life. Oh, 'cause, 'cause for each one of those, from what I noticed, they gave me, on some of those options, they gave me either just for me or if I wanted to pick my family. So I thought I selected those, you know, the, specifically on how I wanted those to go. So- Yeah, so you- ... I just- ... selected the dental, short-term disability and vision for employee only. You just selected the, the medical plan and the term life for employee plus family. So I guess what I'm asking is, are you wanting all of the selected plans for employee only? Um, just that I just can't see it in front of me, 'cause I, I'm just trying to ask you the same old questions, 'cause, you know, I'm, it's like I'm understanding a little bit of it, but I just don't understand what I'm selecting, 'cause I can't see it in front of me and I don't remember it too clearly, um, and I don't want to pick the wrong thing. Will I be able to change it in the future or I have to s- or this, this once I've picked it and stuck with it? So you have 30 days from the date of your first check to get enrolled or make any changes to the enrollment. Outside of that, the only other time to make changes would be during the company's open enrollment period. Okay. So life insurance one, you could put family? Okay. So for- I'll do- ... that, I would need your spouse's information and the children you want to cover, their information as well. What, what, okay. What, that's, I can do that over the phone? Yeah. Um, I would just need their names, date of birth and Social Security numbers. Oh, man. I don't have their Social Security numbers with me right now. I don't know them by heart. I usually have them on- Okay. ... I have a paper with all them on there. All right. So, um, for right now, do we just take, it'll just be me for right now, and then I'll, um, I'll add that back on at, at the next recurring time. Okay. So you want to do the term life for employee only and then, um, I see, are you wanting to keep the dental, short-term disability and the vision for employee only? Yes. Okay. And then the medical plan, are you wanting to do that for employee only as well? Yes. Okay. All righty. I will go ahead- All right. ... and get you enrolled into that and then, like I said, you still have 30 days from the date of your first check to call- Yeah. ... back and make any changes. So if- Okay. Would that be this number? ... at the end of any one of your call back, you can definitely do so. Yep, same phone number. Okay. So I'll, I'll, I'll log it in as, um, I'll make a name for it, okay, and then I'll log it in and so just in case I have to make this, a change, I can call back. All righty. All right. Uh, thank you so much. Thank you. Bye-bye. All right. You're welcome. Thank you. Bye-bye.

Conversation Format

Speaker speaker_0: Hello?

Speaker speaker_1: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_2: Hello, is this Mr. Speller?

Speaker speaker_0: Uh, who the hell's calling?

Speaker speaker_2: Yes, this is Victoria. We, uh, I'm with Benefits in a Card, we administer medical insurance for BGSS.

Speaker speaker_0: Oh, okay. How you doing?

Speaker speaker_2: Good. How are you?

Speaker speaker_0: All right. This is Mr. Sp- this is Mr. Speller. Sometimes I get a lot of, uh, scam calls so I don't really be knowing how to answer the phone call sometimes, that's when I see like toll free number and stuff. So I'm sorry.

Speaker speaker_2: I understand. No, you're fine. Um, I'm just calling because we received a enrollment form that you signed and dated on the 18th of November, um-

Speaker speaker_0: Okay.

Speaker speaker_2: ... requesting some of the benefits.

Speaker speaker_0: Um-

Speaker speaker_2: It looks like-

Speaker speaker_0: Okay, go ahead. I'm sorry.

Speaker speaker_2: Um, I was just gonna say, it looks like you requested the StayHealthy MEC medical plan and the, um, term life for employee plus family and then dental, short-term disability and vision for employee only. We're just missing your dependent information for the medical and the term life.

Speaker speaker_0: Okay. Um, the, so the term life and those will be, like, if I'm, if I'm adding somebody or if I'm, if I'm staying just for myself?

Speaker speaker_2: Yeah, so basically I'm asking if you're wanting coverage for those two plans for you and your family or if you're wanting that for just yourself, 'cause we don't have, um, any dependents that you listed.

Speaker speaker_0: No, because, um, I went over it with my wife and we was explaining, you know, something in the package that, that I may need or might not, you know, need all together. You know, just so that it wouldn't take so much money out of the check that I would, that I would try to get. But, um, what, the term life is, what is that, would that be like life insurance or which one is that one?

Speaker speaker_2: Yeah, so in the event of your passing, your beneficiary, uh, would get the benefit amount of \$20,000. Um, and then if you got it for you and your family, uh, the, in the, in the event that your, of your spouse is passing, you would get \$2,500 for, um, children six months up to age 26, you would get \$2,500 for, and then children 14 days up to six months, you would get \$500 for.

Speaker speaker_0: Oh, okay. I thought on that one I had, um, put my wife as my beneficiary and, um-

Speaker speaker_2: Yeah.

Speaker speaker_0: ... I put her-

Speaker speaker_2: So I have here beneficiary. I'm just missing your dependent information, like who you're wanting to cover for that.

Speaker speaker_0: Oh, okay. Um, I guess it would be my wife, but my kids, they have their life insurance already. My wi- my wife do, but for, for her job, but, um, would it be, would it be good if I d- is it, would it be good if I just add me or, because I really don't know, like, I never had to do this before as far as, like, you know, for the job. It was just...

Speaker speaker_2: I mean, it's really up to you. The only reason why I was calling is because you selected that medical and the term life were employee plus family, but we didn't have any dependents listed for you. So-

Speaker speaker_0: Oh, okay.

Speaker speaker_2: ... we were unsure if you were wanting that for employee only or if you just accidentally selected the family level.

Speaker speaker_0: Yeah, I probably selected it, but I don't, I, I didn't mar- on some of them where I didn't mark anything was the ones that I was leaving alone. But did you have to select them anyway or...

Speaker speaker_2: So you only had to selected, select what you wanted. So what you-

Speaker speaker_0: Okay.

Speaker speaker_2: ... had selected on the form is the StayHealthy MEC TeleRx Medical Plan for employee plus family.

Speaker speaker_0: Mm-hmm.

Speaker speaker_2: Then you selected dental, short-term disability and vision for employee only, but you selected the term life for employee plus family.

Speaker speaker_0: Term life plus family. Um, I guess you can just put just for me, so if something happens to me.

Speaker speaker_2: Okay. For everything?

Speaker speaker_0: Uh, for the two, right?

Speaker speaker_2: Yeah, so what I mean is for everything that you selected. So the StayHealthy MEC TeleRx, dental, short-term disability, vision and term life.

Speaker speaker_0: Oh, 'cause, 'cause for each one of those, from what I noticed, they gave me, on some of those options, they gave me either just for me or if I wanted to pick my family. So I thought I selected those, you know, the, specifically on how I wanted those to go. So-

Speaker speaker_2: Yeah, so you-

Speaker speaker_0: ... I just-

Speaker speaker_2: ... selected the dental, short-term disability and vision for employee only. You just selected the, the medical plan and the term life for employee plus family. So I guess what I'm asking is, are you wanting all of the selected plans for employee only?

Speaker speaker_0: Um, just that I just can't see it in front of me, 'cause I, I'm just trying to ask you the same old questions, 'cause, you know, I'm, it's like I'm understanding a little bit of it, but I just don't understand what I'm selecting, 'cause I can't see it in front of me and I don't remember it too clearly, um, and I don't want to pick the wrong thing. Will I be able to change it in the future or I have to s- or this, this once I've picked it and stuck with it?

Speaker speaker_2: So you have 30 days from the date of your first check to get enrolled or make any changes to the enrollment. Outside of that, the only other time to make changes would be during the company's open enrollment period.

Speaker speaker_0: Okay. So life insurance one, you could put family?

Speaker speaker_2: Okay. So for-

Speaker speaker_0: I'll do-

Speaker speaker_2: ... that, I would need your spouse's information and the children you want to cover, their information as well.

Speaker speaker_0: What, what, okay. What, that's, I can do that over the phone?

Speaker speaker_2: Yeah. Um, I would just need their names, date of birth and Social Security numbers.

Speaker speaker_0: Oh, man. I don't have their Social Security numbers with me right now. I don't know them by heart. I usually have them on-

Speaker speaker_2: Okay.

Speaker speaker_0: ... I have a paper with all them on there. All right. So, um, for right now, do we just take, it'll just be me for right now, and then I'll, um, I'll add that back on at, at the next recurring time.

Speaker speaker_2: Okay. So you want to do the term life for employee only and then, um, I see, are you wanting to keep the dental, short-term disability and the vision for employee only?

Speaker speaker_0: Yes.

Speaker speaker_2: Okay. And then the medical plan, are you wanting to do that for employee only as well?

Speaker speaker_0: Yes.

Speaker speaker_2: Okay. All righty. I will go ahead-

Speaker speaker_0: All right.

Speaker speaker_2: ... and get you enrolled into that and then, like I said, you still have 30 days from the date of your first check to call-

Speaker speaker_0: Yeah.

Speaker speaker_2: ... back and make any changes. So if-

Speaker speaker_0: Okay. Would that be this number?

Speaker speaker_2: ... at the end of any one of your call back, you can definitely do so. Yep, same phone number.

Speaker speaker_0: Okay. So I'll, I'll, I'll log it in as, um, I'll make a name for it, okay, and then I'll log it in and so just in case I have to make this, a change, I can call back.

Speaker speaker_2: All righty.

Speaker speaker_0: All right. Uh, thank you so much.

Speaker speaker_2: Thank you. Bye-bye.

Speaker speaker_0: All right. You're welcome. Thank you. Bye-bye.