

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, you said Victoria? Yes. Hi, Victoria. My name is Dexter Smith and I had called on, I think it was the, December the 3rd and then I called back on the 23rd. No, I called back on the 20th, spoke with a guy named Malcom, Malcolm. Now I'm calling back, uh, for the, trying to make certain that I dropped some, um, benefits that I have, um, while the open enrollment. Okay. Um, what's the name of the agency you work for? MAU. And the last four of your Social? 1382. Okay. Do you mind verifying your address and date of birth? 12/11/1980. Address is 1141 Highway 134 East. That's in Dadeville, Alabama, 36322. Phone number 334-389-1093? Yes. Okay. Email is dexts, as in Sam, mi500 at gmail. Yes. Okay. Give me one second. Okay. Okay. Um, so what exactly are you wanting to drop? I want to drop medical, uh, vision and dental. Okay. Medical, vision and dental? Yes. Okay. So you're just wanting to keep the group accident and the term life? Yes. And I think, um, uh, I wanna pick back up the short-term disability. Okay. Uh, was there anything else? Okay. And what, um, what else, what, I think I dropped the ID expert critical illness and I kept the, I, I still got 24 hour group, I still got the group accident, right? Yeah. So, what you're cur- everything that you're currently enrolled into is the Insure Plus Enhanced Medical Plan, the group accident, dental, term life and vision. Okay. So I'm gonna dr- okay. All right. So I'm dropping the medical, the vision and the dental. Mm-hmm. Um, do I still have the short-term disability? No, sir. You're not currently enrolled into short-term. Okay. I should have kept that. Is there a way I can get that back? Yeah, I can, I can go ahead and add that on for you. Yes, please add that back. So just tell me everything that you're wanting to enroll into. Okay. Sure. So the group accident. Uh-huh. The term life. And the... Yes. And the short-term disability. Yes, ma'am. Okay. Is that everything? Yes, ma'am. Okay. All right. So the- And when does this, when does this, when does this end, the open enrollment for them all? Give me one second. All right. Looks like the open enrollment will end on Friday the 31st. Okay. Okay. Yes, ma'am, 'cause I was tryin'... The, um, um, the medical, is, is, I- I've tried to go to the vision to get me some contacts and I would have to pay \$300 out of pocket, you know, uh, with the vision, so... All right. I think that's it. And the total cost for all of this, do, can you give me that? Yes. The short-term disability, the term life and the group accident for employee only comes out to a total of \$8.17. Okay. Now the term life, isn't that like a, um, that's like a policy, right? Death policy, right? Yes, sir. In the event of your passing, your beneficiary would get the benefit amount of 20,000. Okay. My beneficiary should be Jacqueline West. Is that correct? Okay. Give me just one second. Let me make sure I get everything processed and I can check that. Okay. Yeah, let me write down this stuff please. So I do want to let you know it typically takes about one to two weeks for any changes to be processed through payroll. Okay. So you may still see the deductions for the medical, vision,

um, and dental on one to two more checks. Okay. If you do, it will provide the coverage you're paying for until the change has been processed through payroll. Okay. Sounds great. Okay. And then, uh, for the beneficiary, yes, it looks like I have Jacqueline West. Okay. Okay, and also I was trying to take out some on her. I think when I had signed up, I thought I had took out one for her. I'm not for certain. A term life. So, what policy are you wanting to add her on? Um, could I get term life for her? Okay. Give me one second 'cause I just did it for employee only, so I'm gonna have to redo that. Is that the only thing that you wanna add her on? Uh, what else can I add her on? Uh, the group accident. Oh, I didn't know that. Oh, I didn't know that. And that would consist of like... Well, how would, I mean, how would she qualify for a group accident? Well, you know what, baby? So- I won't worry about it. I won't worry about it. I don't wanna have to do all that extra stuff. I just, uh, definitely, um, no, I won't worry about adding that. That'll be okay. Okay. So are you just wanting to keep the short-term disability, term life and group accident for yourself or are you wanting to add your, uh, spouse onto the term life? Is it gonna make it go up a lot? It's gonna increase a lot? Well, it will increase the price. It would be... If you do the term life for employee plus spouse and you do the short-term disability and the group accident for employee only, it would be a total of \$8.60. So that'd be additional \$8? No sir, that's the total. For the short-term disability and the group accident for employee only and term life for employee plus spouse, your total weekly deduction would be \$8.60 versus if you do everything for just yourself, it would be \$8.17 a week. Okay. Yeah, let me add her on, uh, the, uh, term life. Yes. Okay. Before I process this, was there anything else that you wanted to change? No, ma'am, I don't think so. No. Okay. No, ma'am. All righty. Well, I will go ahead and add her on to the term life and keep the group accident and the short-term disability for yourself. Okay, and the beneficiary for her, uh, can I choose who I ref- prefer for her benefic- for the beneficiary for her? So I personally only can name your beneficiary. Now, once the short-term disability becomes active, you guys should be able to reach out to the insurance carrier directly to add a beneficiary for her. Okay. All right. Hold on just a second, write this down. So you don't want it, baby? Okay. Yes, Victoria, I'm not gonna keep confusing you. She said do not worry about her term life beneficiary. Don't worry about adding her term life 'cause she has a little insurance policy. I'm sorry, Miss Victoria. You're fine. So just- Okay. So- But can you hear me? ... just to confirm, you're just wanting the short-term disability, the term life and the group accident for employee only then? Yes, ma'am. I'm so sorry. Okay. You're fine. Uh, was there anything else you might need help with? No, ma'am. That's it. All righty. You have a wonderful day. You too. Thank you and happy New Years. 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, you said Victoria?

Speaker speaker_1: Yes.

Speaker speaker_2: Hi, Victoria. My name is Dexter Smith and I had called on, I think it was the, December the 3rd and then I called back on the 23rd. No, I called back on the 20th, spoke with a guy named Malcom, Malcolm. Now I'm calling back, uh, for the, trying to make certain that I dropped some, um, benefits that I have, um, while the open enrollment.

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

Speaker speaker_2: MAU.

Speaker speaker_1: And the last four of your Social?

Speaker speaker_2: 1382.

Speaker speaker_1: Okay. Do you mind verifying your address and date of birth?

Speaker speaker_2: 12/11/1980. Address is 1141 Highway 134 East. That's in Dadeville, Alabama, 36322.

Speaker speaker_1: Phone number 334-389-1093?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. Email is dexts, as in Sam, mi500 at gmail.

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. Give me one second.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay. Um, so what exactly are you wanting to drop?

Speaker speaker_2: I want to drop medical, uh, vision and dental.

Speaker speaker_1: Okay. Medical, vision and dental?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. So you're just wanting to keep the group accident and the term life?

Speaker speaker_2: Yes. And I think, um, uh, I wanna pick back up the short-term disability.

Speaker speaker_1: Okay. Uh, was there anything else?

Speaker speaker_2: Okay. And what, um, what else, what, I think I dropped the ID expert critical illness and I kept the, I, I still got 24 hour group, I still got the group accident, right?

Speaker speaker_1: Yeah. So, what you're cur- everything that you're currently enrolled into is the Insure Plus Enhanced Medical Plan, the group accident, dental, term life and vision.

Speaker speaker_2: Okay. So I'm gonna dr- okay. All right. So I'm dropping the medical, the vision and the dental.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Um, do I still have the short-term disability?

Speaker speaker_1: No, sir. You're not currently enrolled into short-term.

Speaker speaker_2: Okay. I should have kept that. Is there a way I can get that back?

Speaker speaker_1: Yeah, I can, I can go ahead and add that on for you.

Speaker speaker_2: Yes, please add that back.

Speaker speaker_1: So just tell me everything that you're wanting to enroll into.

Speaker speaker_2: Okay. Sure.

Speaker speaker_1: So the group accident.

Speaker speaker_2: Uh-huh.

Speaker speaker_1: The term life.

Speaker speaker_2: And the... Yes.

Speaker speaker_1: And the short-term disability.

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: Okay. Is that everything?

Speaker speaker_2: Yes, ma'am.

Speaker speaker_1: Okay. All right. So the-

Speaker speaker_2: And when does this, when does this, when does this end, the open enrollment for them all?

Speaker speaker_1: Give me one second.

Speaker speaker_2: All right.

Speaker speaker_1: Looks like the open enrollment will end on Friday the 31st.

Speaker speaker_2: Okay. Okay. Yes, ma'am, 'cause I was tryin'... The, um, um, the medical, is, is, I- I've tried to go to the vision to get me some contacts and I would have to pay \$300 out of pocket, you know, uh, with the vision, so... All right. I think that's it. And the total cost for all of this, do, can you give me that?

Speaker speaker_1: Yes. The short-term disability, the term life and the group accident for employee only comes out to a total of \$8.17.

Speaker speaker_2: Okay. Now the term life, isn't that like a, um, that's like a policy, right? Death policy, right?

Speaker speaker_1: Yes, sir. In the event of your passing, your beneficiary would get the benefit amount of 20,000.

Speaker speaker_2: Okay. My beneficiary should be Jacqueline West. Is that correct?

Speaker speaker_1: Okay. Give me just one second. Let me make sure I get everything processed and I can check that.

Speaker speaker_2: Okay. Yeah, let me write down this stuff please.

Speaker speaker_1: So I do want to let you know it typically takes about one to two weeks for any changes to be processed through payroll.

Speaker speaker_2: Okay.

Speaker speaker_1: So you may still see the deductions for the medical, vision, um, and dental on one to two more checks.

Speaker speaker_2: Okay.

Speaker speaker_1: If you do, it will provide the coverage you're paying for until the change has been processed through payroll.

Speaker speaker_2: Okay. Sounds great. Okay.

Speaker speaker_1: And then, uh, for the beneficiary, yes, it looks like I have Jacqueline West.

Speaker speaker_2: Okay. Okay, and also I was trying to take out some on her. I think when I had signed up, I thought I had took out one for her. I'm not for certain. A term life.

Speaker speaker_1: So, what policy are you wanting to add her on?

Speaker speaker_2: Um, could I get term life for her?

Speaker speaker_1: Okay. Give me one second 'cause I just did it for employee only, so I'm gonna have to redo that. Is that the only thing that you wanna add her on?

Speaker speaker_2: Uh, what else can I add her on?

Speaker speaker_1: Uh, the group accident.

Speaker speaker_2: Oh, I didn't know that. Oh, I didn't know that. And that would consist of like... Well, how would, I mean, how would she qualify for a group accident? Well, you know what, baby?

Speaker speaker_1: So-

Speaker speaker_2: I won't worry about it. I won't worry about it. I don't wanna have to do all that extra stuff. I just, uh, definitely, um, no, I won't worry about adding that. That'll be okay.

Speaker speaker_1: Okay. So are you just wanting to keep the short-term disability, term life and group accident for yourself or are you wanting to add your, uh, spouse onto the term life?

Speaker speaker_2: Is it gonna make it go up a lot? It's gonna increase a lot?

Speaker speaker_1: Well, it will increase the price. It would be... If you do the term life for employee plus spouse and you do the short-term disability and the group accident for employee only, it would be a total of \$8.60.

Speaker speaker_2: So that'd be additional \$8?

Speaker speaker_1: No sir, that's the total. For the short-term disability and the group accident for employee only and term life for employee plus spouse, your total weekly deduction would be \$8.60 versus if you do everything for just yourself, it would be \$8.17 a week.

Speaker speaker_2: Okay. Yeah, let me add her on, uh, the, uh, term life. Yes.

Speaker speaker_1: Okay. Before I process this, was there anything else that you wanted to change?

Speaker speaker_2: No, ma'am, I don't think so. No.

Speaker speaker_1: Okay.

Speaker speaker_2: No, ma'am.

Speaker speaker_1: All righty. Well, I will go ahead and add her on to the term life and keep the group accident and the short-term disability for yourself.

Speaker speaker_2: Okay, and the beneficiary for her, uh, can I choose who I ref- prefer for her benefic- for the beneficiary for her?

Speaker speaker_1: So I personally only can name your beneficiary. Now, once the short-term disability becomes active, you guys should be able to reach out to the insurance carrier directly to add a beneficiary for her.

Speaker speaker_2: Okay. All right. Hold on just a second, write this down. So you don't want it, baby? Okay. Yes, Victoria, I'm not gonna keep confusing you. She said do not worry about her term life beneficiary. Don't worry about adding her term life 'cause she has a little insurance policy. I'm sorry, Miss Victoria.

Speaker speaker_1: You're fine.

Speaker speaker_2: So just-

Speaker speaker_1: Okay. So-

Speaker speaker_2: But can you hear me?

Speaker speaker_1: ... just to confirm, you're just wanting the short-term disability, the term life and the group accident for employee only then?

Speaker speaker_2: Yes, ma'am. I'm so sorry.

Speaker speaker_1: Okay. You're fine. Uh, was there anything else you might need help with?

Speaker speaker_2: No, ma'am. That's it.

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

Speaker speaker_2: You too. Thank you and happy New Years.

Speaker speaker_1: You too.

Speaker speaker_2: Bye-bye.