

Transcript: VICTORIA

Taylor-6459749138350080-5362126323105792

Full Transcript

Thank you for calling Benefits on a Card, it's Victoria. How can I help you? Hey Victoria, my name is John Griffith, and I am an employee of, uh, Oxford Global, um, Resources. And- Okay. ... I'm a new emple- I'm a new employee. I started about two, three weeks ago, and, uh, I was interested in signing up for the, the term life insurance and the short-term disability. And I was wondering how to do that. What is the process I need to go through? Okay. Uh, let me pull up your file. What's the last four of your Social? 1459. And your first and last name? John Griffith. G-R-I-F-F-I-T-H. Okay. And do you mind verifying your address and date of birth? Yeah, September 19th... Or date of birth is September 19th, 1965. And my address is 644 Mormon Road, Hamilton, Ohio 45013. And then phone number is 614-507-6131? That's correct, yes. And then your email is gonna be your first initial, uh, G-R-I-F-F 12 5-0-5@icloud.com? That's correct. Okay. Give me just a few seconds. Okay. Um, so I can go ahead and get you enrolled over the phone if you'd like. Um... Okay. Now, I know s- specifically for the short-term disability, um, it... There is a guide- There is a, like a eligibility guideline that you would have to meet. It is available for all active employees working 20 hours or more per week. Uh-huh. Uh, so do you work 20 hours or more per week? Yes, I w- I work full 40 hours weekly. Okay. Now is it just the short-term disability and the term life that you would like to enroll into? Yes. Yes, I'm getting my health in- I'm, I'm on my wife's health insurance and dental. Okay. Um, and then just to make sure, I know short-term disability we can only do for employee only, but the term life, are you wanting that for employee only? You know, I, I see that it's a small amount for spouse, but it's also a small cost, so I think I would... I'd like to do it for employee and spouse. Okay. That's fine. Um, so the short-term disability for employee only and then the term life for employee plus spouse. It looks like it would be a total of \$6.50 that is taken outta your check every week. Okay. And then let me go ahead, um, what is your spouse's name? Charlene. C-H-A-R-L-E-N-E. Same last name? Yes. And then date of birth? Her date of birth or mine? Her date of birth. Hers? Okay. January 5th, 1964. And then her Social. All right, I gotta think on this one. I, I know it. 367-90-8154. All right. And then, let's see. Who did you want to name as the beneficiary for the term life? Um, I would name... I would name myself for hers and, and her for my, mine. Is that typically what you guys do? Um, so... Or do you go a third party? Yeah. So, the way that I, the way that I would be able to do it, 'cause we're just your benefits administrators, it would just be the beneficiary for the T- the primary beneficiary for your term life policy. Now, I don't know if that... Once the coverage is active, you might actually be able to reach out to the insurance carrier and see if they can name a beneficiary for hers. Got it. Okay. All right. Well, the beneficiary for mine would be ... Charlene. Okay. Let's see. It'll be a, it'll... Once it gets established, we'll work out the details. Okay, yeah. So once the coverage is actually active, you, you would just wanna reach out to American Public Life to see if you would be able to name a beneficiary for her. Um... Right. I

w- I would assume that since it's your policy, in the event of her passing, that benefit amount of \$2,500 would go to you regardless. Yeah. Yeah. Okay. Um, all right. So from here it'll take about one to two weeks for the enrollment to be processed through your payroll department, so you may not see the first deduction until two weeks from now. Uh, once you do, the coverage will start the following Monday. And, um, you are good to go from here. Now, both of these policies, the short-term disability and the term life are both through American Public Life. Okay. All right. Yes, sir. Let me, let me make sure I understand something and, and I don't know if you can discuss this with me on the, uh, short-term disability. It looks like there's a waiting period for seven days, so basically I have to be out of work for seven days before that would kick in, and it would last for 90 days and the benefit amount's \$650 a month. Is that correct? Yes. The benefit and period and the benefit amount, I... That is correct and I'm certain on that. However, I'm not too sure what exactly the elimination period means. Um, and again, that's just because we're only your administrators, we're not the actual insurance policy, so I'm not sure it's... Or the insurance carrier. I'm not sure exactly what that means. Um, if you'd like, I can give you a phone number to, uh, two representatives over at APL to ask questions before, you know, policies are active to see if you can get some clarification on that. Um, I'm just not too sure exactly what the elimination period means. Yeah. You know, you know what? Let- let's just leave it and, uh, will they send me paperwork associated with, with that? I, I would believe so once the coverage is active. Um- Once it's active, okay. Yeah, and then once it's active you could always call us back to, uh, get the policy numbers and stuff like that. Okay. All right. Outstanding. Uh, you know, let's, let's let it go on through and then I'll get the details. I mean, it's not like... It's not like it's expensive or, you know, a lot of consequence, right? I guess, um, given the dollar amount, so what I'll do is, uh, I'll, I'll just let that come in and we'll look at it, all right? Okay. All right. Well, you are all set on my end. Did you have any other questions for me? No. I appreciate your help. I thank you. Yes, sir. You have a wonderful day. All right. Bye-bye.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits on a Card, it's Victoria. How can I help you?

Speaker speaker_1: Hey Victoria, my name is John Griffith, and I am an employee of, uh, Oxford Global, um, Resources. And-

Speaker speaker_0: Okay.

Speaker speaker_1: ... I'm a new employee- I'm a new employee. I started about two, three weeks ago, and, uh, I was interested in signing up for the, the term life insurance and the short-term disability. And I was wondering how to do that. What is the process I need to go through?

Speaker speaker_0: Okay. Uh, let me pull up your file. What's the last four of your Social?

Speaker speaker_1: 1459.

Speaker speaker_0: And your first and last name?

Speaker speaker_1: John Griffith. G-R-I-F-F-I-T-H.

Speaker speaker_0: Okay. And do you mind verifying your address and date of birth?

Speaker speaker_1: Yeah, September 19th... Or date of birth is September 19th, 1965. And my address is 644 Mormon Road, Hamilton, Ohio 45013.

Speaker speaker_0: And then phone number is 614-507-6131?

Speaker speaker_1: That's correct, yes.

Speaker speaker_0: And then your email is gonna be your first initial, uh, G-R-I-F-F 12 5-0-5@icloud.com?

Speaker speaker_1: That's correct.

Speaker speaker_0: Okay. Give me just a few seconds. Okay. Um, so I can go ahead and get you enrolled over the phone if you'd like. Um...

Speaker speaker_1: Okay.

Speaker speaker_0: Now, I know s- specifically for the short-term disability, um, it... There is a guide- There is a, like a eligibility guideline that you would have to meet. It is available for all active employees working 20 hours or more per week.

Speaker speaker_1: Uh-huh.

Speaker speaker_0: Uh, so do you work 20 hours or more per week?

Speaker speaker_1: Yes, I w- I work full 40 hours weekly.

Speaker speaker_0: Okay. Now is it just the short-term disability and the term life that you would like to enroll into?

Speaker speaker_1: Yes. Yes, I'm getting my health in- I'm, I'm on my wife's health insurance and dental.

Speaker speaker_0: Okay. Um, and then just to make sure, I know short-term disability we can only do for employee only, but the term life, are you wanting that for employee only?

Speaker speaker_1: You know, I, I see that it's a small amount for spouse, but it's also a small cost, so I think I would... I'd like to do it for employee and spouse.

Speaker speaker_0: Okay. That's fine. Um, so the short-term disability for employee only and then the term life for employee plus spouse. It looks like it would be a total of \$6.50 that is taken outta your check every week.

Speaker speaker_1: Okay.

Speaker speaker_0: And then let me go ahead, um, what is your spouse's name?

Speaker speaker_1: Charlene. C-H-A-R-L-E-N-E.

Speaker speaker_0: Same last name?

Speaker speaker_1: Yes.

Speaker speaker_0: And then date of birth?

Speaker speaker_1: Her date of birth or mine?

Speaker speaker_0: Her date of birth.

Speaker speaker_1: Hers? Okay. January 5th, 1964.

Speaker speaker_0: And then her Social.

Speaker speaker_1: All right, I gotta think on this one. I, I know it. 367-90-8154.

Speaker speaker_0: All right. And then, let's see. Who did you want to name as the beneficiary for the term life?

Speaker speaker_1: Um, I would name... I would name myself for hers and, and her for my, mine. Is that typically what you guys do?

Speaker speaker_0: Um, so...

Speaker speaker_1: Or do you go a third party?

Speaker speaker_0: Yeah. So, the way that I, the way that I would be able to do it, 'cause we're just your benefits administrators, it would just be the beneficiary for the T- the primary beneficiary for your term life policy. Now, I don't know if that... Once the coverage is active, you might actually be able to reach out to the insurance carrier and see if they can name a beneficiary for hers.

Speaker speaker_1: Got it. Okay. All right. Well, the beneficiary for mine would be ... Charlene.

Speaker speaker_0: Okay. Let's see.

Speaker speaker_1: It'll be a, it'll... Once it gets established, we'll work out the details.

Speaker speaker_0: Okay, yeah. So once the coverage is actually active, you, you would just wanna reach out to American Public Life to see if you would be able to name a beneficiary for her. Um...

Speaker speaker_1: Right.

Speaker speaker_0: I w- I would assume that since it's your policy, in the event of her passing, that benefit amount of \$2,500 would go to you regardless.

Speaker speaker_1: Yeah. Yeah. Okay.

Speaker speaker_0: Um, all right. So from here it'll take about one to two weeks for the enrollment to be processed through your payroll department, so you may not see the first deduction until two weeks from now. Uh, once you do, the coverage will start the following Monday. And, um, you are good to go from here. Now, both of these policies, the short-term

disability and the term life are both through American Public Life.

Speaker speaker_1: Okay. All right.

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Let me, let me make sure I understand something and, and I don't know if you can discuss this with me on the, uh, short-term disability. It looks like there's a waiting period for seven days, so basically I have to be out of work for seven days before that would kick in, and it would last for 90 days and the benefit amount's \$650 a month. Is that correct?

Speaker speaker_0: Yes. The benefit and period and the benefit amount, I... That is correct and I'm certain on that. However, I'm not too sure what exactly the elimination period means. Um, and again, that's just because we're only your administrators, we're not the actual insurance policy, so I'm not sure it's... Or the insurance carrier. I'm not sure exactly what that means. Um, if you'd like, I can give you a phone number to, uh, two representatives over at APL to ask questions before, you know, policies are active to see if you can get some clarification on that. Um, I'm just not too sure exactly what the elimination period means.

Speaker speaker_1: Yeah. You know, you know what? Let- let's just leave it and, uh, will they send me paperwork associated with, with that?

Speaker speaker_0: I, I would believe so once the coverage is active. Um-

Speaker speaker_1: Once it's active, okay.

Speaker speaker_0: Yeah, and then once it's active you could always call us back to, uh, get the policy numbers and stuff like that.

Speaker speaker_1: Okay. All right. Outstanding. Uh, you know, let's, let's let it go on through and then I'll get the details. I mean, it's not like... It's not like it's expensive or, you know, a lot of consequence, right? I guess, um, given the dollar amount, so what I'll do is, uh, I'll, I'll just let that come in and we'll look at it, all right?

Speaker speaker_0: Okay. All right. Well, you are all set on my end. Did you have any other questions for me?

Speaker speaker_1: No. I appreciate your help. I thank you.

Speaker speaker_0: Yes, sir. You have a wonderful day.

Speaker speaker_1: All right. Bye-bye.