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| **English** | **Hmong** |
| Thank you for calling New York Life, my name is Nancy Debars, how can I help you? | Ua tsaug rau koj uas hu rau New York Life, kuv lub npe yog Nancy Debars, Kuv tuaj yeem pab koj li cas? |
| Hi, yes, this is Rachel with Lis for New York Life, I have a client and her son in law, you may need a translator I don't believe she speaks English. with a broad market policy and they need help changing the beneficiary on her policy, I have the social as well as the policy number here, if you'd like it. | Nyob zoo, yog, ntawv no yog Rachel nrog Lis ntawm New York Life, Kuv muaj ib tus qhuas thiab nws tus tub, koj yuav tsum muaj tus txhais lus Kuv tsis ntseeg tias nws hais lus Askiv. nrog rau txoj kev lag luam ntau yam thiab lawv xav tau kev pab hloov cov neeg uas tau txais txiaj ntsig ntawm nws txoj cai, Kuv muaj kev sib raug zoo nrog rau tus neeg cov lej xov tooj ntawv no, yog tias koj xav tau. |
| Yes, you can. Please give me the policy number. | Yog, koj tuaj yeem. Thov muab tus lej rau kuv. |
| Yes, so be as in boy 005 8045. | Yog, yog li ntawv tus lej yog 005 8045. |
| Okay, Thank you so much. | Ok, ua tsaug ntau. |
| Absolutely. | Yuav tsum yog li ntawv. |
| Just going to bring up the policy really quick. | Tsuas yog xav tau cov ntaub ntawv sai li sai tau. |
| Oh, no worries, Take your time. | Tsi txhob muaj kev txhawj xeeb, Siv koj lub sij hawm. |
| Okay, And I do have the name as Bee Lor. What is he name on the policy? Do you know? | Ok, Thiab kuv muaj lub npe hu ua Npib Lauj. Nws npe li cas nyob rau hauv? Koj puas paub? |
| I actually don't know. I'm so sorry about that. | Kuv tsis paub. kuv thov txim qhov ntawv. |
| Okay, but do you have their name? Who's calling? | Ok, Tab sis koj puas muaj lawv lub npe? Leej twg hu? |
| I can bounce over and find out if you'd like. | Kuv tuaj yeem thim rov qab dua thiab paub tias koj xav tau. |
| Oh, no, that's fine. That's okay. | tsis yog, tsuas yog nrhiav. Yog lawm. |
| I didn't write it down. I'm sorry. | Kuv tsi tuaj yeem sau ciaj hau qab no. kuv thov txim. |
| No, you're fine. | Tsis yog, koj tsuas yog nrhiav. |
| Okay. | Ok. |
| Thank you so much. I'll help them. | Ua tsaug ntau. Kuv yuav pab lawv. |
| Absolutely. | Yuav tsum yog li ntawv. |
| Thank you. | Ua tsaug. |
| Okay. | Ok. |
| Thank you. | Ua tsaug. |
| Thank you so much for holding. We have the right representative on the line for you, so she's going to take care of you from here, okay? | Ua tsaug ntau rau koj. Peb muaj tus sawv cev ntawm txoj kab rau koj, yog li nws yuav saib xyuas koj ntawm no, puas yog? |
| All right, Thank you. | Yog lawm, ua tsaug. |
| Thank you. | Ua tsaug. |
| Yes, Hello | Yog, nyob zoo |
| Hi, my name is Nancy Debars. | Nyob zoo, kuv lub npe yog Nancy Debars. |
| Mr. Yeer Lor: Hi, Nancy | Yias Lauj: Nyob zoo Nancy |
| Hi | Nyob zoo |
| May I please have your name? | Kuv puas tuaj yeem tau koj lub npe? |
| Mr. Yeer Lor: My name is Yeer Lor on behalf of my mother in long year her. | Yias Lauj: Kuv lub npe yog Yias Lauj sawv cev ntawm kuv niam nyob rau ntev xyoo lawm. |
| Ok, and is she able to come to the phone? | Ok, thiab nws puas tuaj yeem hu xov tooj? |
| Mr. Yeer Lor: Yeah, she's right here. | Yias Lauj: Yog, nws nyob ntawm no. |
| Okay. So I'll just need her to verify her information for me, if she doesn't mind. | Ok. Yog li kuv tsuas yog xav kom nws txheeb xyuas nws cov ntaub ntawv rau kuv, yog tias nws tsi xav li cas. |
| Mr.Yeer Lor: She does not understand English well. | Yias Lauj: Nws tsis nkag siab lus Askiv zoo. |
| Okay. What language does she speak? | Ok. Nws hais lus dab tsi? |
| Mr Yeer Lor: Hmong. | Yias Laoj: Hmoob |
| I'm sorry, what language does she speak? | Kuv thov txim, nws hais lus dab tsi? |
| Mr: Yeer Lor: Hmong, H-M-O-N-G | Yias Lor: Hmoob, H-M-O-N-G |
| H-M-O-N-G. Okay. I'm going to see if I can get an interpreter for that language. And then would you mind holding while I do that for you? | H-M-O-N-G. Okay. Kuv mus saib seb kuv puas tuaj yeem tau tus neeg txhais lus rau hom lus ntawv. Thiab tom qab ntawv koj puas xav tuav thaum kuv ua qhov ntawv rau koj? |
| Mr Yias Lor: Yes. | Yias Lauj: Xav. |
| Okay, And the reason I'm getting the interpreter, I can't use you as an interpreter because she's the insured on the account. Okay. | Ok, Thiab yog vim li cas kuv thiaj li tau txais tus neeg txhais lus, kuv siv tsis tau koj ua tus neeg txhais lus vim nws yog tus tuav pov hwm ntawm tus account. Ok. |
| Mr. Yeer Lor: Okay. | Yias Lauj: Ok. |
| All right, sir, if you don't mind, hold on for one moment. Now, I'll try to get someone on the line. | Yog lawm, koj, yog tias koj tsi xav li cas, tuav ib pliag. Tam sim no, kuv mam li sim kom tau ib tus neeg ntawm qhov kev sib than no. |
| Mr. Yeer Lor: Yes. | Yias Luaj: Ua li ntawv. |
| Okay, And just once again, language H like Harry, M like Mary, O-N-G. | Ok, Thiab ib zaug ntxiv, hom lus yog H zoo li Harry, M zoo li Mary, O-N-G. |
| Mr. Yeer Lor: Yes. | Yias Lauj: Yog lawm. |
| Okay, great. Thank you. Hold on, please. | Okay, zoo heev. Ua tsaug. Thov to ib plias |
| Mr. Yeer Lor: Okay. | Yias Lauj: Ua li ntawv. |
| Will he talk to us? | Nws yuav hais lus rau wb no puas yog. |
| Mr. Yeer Lor: Yes, I'm not allowed to speak anymore | Yias Lauj: Aws lawm tsi pub kuv hai lawm |
| Ms Blias Her: What happened? | Nplias Hawj: Lawm hai li cas |
| Mr.Yias Lor: They asked about the name change, about removing and renaming for the future. | Yias Lauj: Lawm nug mus ua Npib npe os, lawm kom muab yawm txiv lub npe hloov los mus rau Npib lub npe. Txhawm rau lwm hnub. |
| Welcome to Language Line Solutions. Please speak the name of the desired language. I'm sorry, I didn't hear you say anything. Please speak the name of the desired language. | Zoo siab txais tos rau Language Line Solutions. Thov hais lub npe ntawm hom lus uas xav tau. thov txim, kuv tsis hnov koj hais dab tsi. Thov hais lub npe ntawm hom lus uas xav tau. |
| Hmong | Hmoob |
| I understood. | Kuv nkag siab lawm. |
| Hmong, If this is correct, say yes or press one. If this is incorrect, say no or press two. | Hmoob, yog hais tias yog, los yog nias ib. Yog tias qhov no tsis raug, hais tsis yog los sis nias ob. |
| Yes. | Yog lawm |
| Please enter your four digit cell phone ID followed by the pound sign solution. | Thov sau koj plaub tus lej xov tooj ntawm ID ua raws li phaus kos ntawm kev npe daws teeb meem. |
| Please a rerrection This is Jennifer ID number 351201. And I'll be a monitor for today. | Thov sau ib zaug ntxiv Qhov no yog Jennifer ID tus lej 351201. Thiab kuv mam li yog ib tug saib rau hnub no. |
| Hello | Nyob zoo. |
| may I have your four digit ID number? | Kuv puas tuaj yeem paub koj plaub tus lej ID? |
| Sure, 1643 | Tau kawg, 1643 |
| Thank you. Is there patient or customer with you today? | Ua tsaug. Puas muaj tus neeg mob los sis cov qhuas nrog koj hnub no? |
| I just have to include them, conference them in. | Kuv tsuas yog yuav tsum suav nrog lawv, sib tham lawm xwb. |
| Okay. so great. You can go ahead and merge them in. | Ok. zoo heev. Koj tuaj yeem mus tom ntej thiab sib koom ua ke hauv no. |
| Okay. Hello, Ms. Harry? | Ok, nyob zoo Harry? |
| Mr. Yeer Lor: Yes, ma'am. | Yias Lauj: Nyob zoo ntawm no yog nws tus tub. |
| Yes | Yog lwm |
| Hello | Nyob zoo os |
| Mr. Yeer Lor: Hi | Yias Lauj: Nyob zoo |
| Thank you, My name is Nancy Debars. And how can I assist you on the policy today. | Ua tsaug, Kuv lub npe yog Nancy Debars. Thiab kuv tuaj yeem pab koj li cas ntawm txoj hauj lwm hnub no. |
| How has this policy helped you? | Qhov policy no nws pab tau nej li cas? |
| Okay. Yes. They said that putting my grandpa on the case is really hard, so they're going to change and add the daughter instead. | Yias Lauj: Lawm yuav muab kuv yawv txiv lub npe tsem tawm es sau tus txhai lub npe rau nos os. |
| So I will need to speak to the person that is in Insured and just verify her information on the policy. | Nws yuav nrog tus neeg ua npe ntawm qhov policy no tham nos os ua ntej peb tham mus txuas ntxiv |
| Ms Blias Her: Talk to me right. | Nplias Hawj: Hai tham kuv los |
| That right. | Awv yog os |
| Yeah, So you wanted to talk to her, right? | Yog li koj xav nrog nws tham, puas yog? |
| Right, The person that's Insured? | Yog, Tus neeg uas raug pov hwm? |
| Yes, please. And then they can give me the policy number. | Yog lawm, Koj muab koj tus policy tus lej xov tooj rau kuv os, |
| Okay. | Ok. |
| Mr. Yeer Lor: My mother does not know. He said the number is B0058045 | Yias Lauj: Kuv niam nws tsi paub os. Nws tias tu lej yog B0058045 |
| Okay. So she doesn't know her policy number, but I could give it that to you, if that's fine. B0058045 | Ok. Yog li nws tsis paub nws tus lej policy, tab sis kuv tuaj yeem muab qhov ntawv rau koj, yog tias zoo tus lej yog 0058045 |
| Okey, and then I need your name and date of birth, please. | Nws xav tau koj lub npe thiab hnub nyug os |
| Her name is Plias Her, And I’m 59 years old. | Nplias Hawj: Aws kuv tsi paub lus Askis ces kuv hail us hmoob xwb kuv lub npe hu ua Nplias Xeem Hmoob Hawj, Kuv muab 59 xyoo lawm |
| Her birth date is June 15, 1962 | Nplias Hawj: Kuv yug hnub tim 15 lub rau hli xyoo 1962 |
| Okay. Thank you. And what is the last four numbers of the Social Security number and mailing address, please. | Ua tsaug ntau os, koj qhov chaw nyob thiab zej zog nrog rau plaub tus lej xov tooj pem kos hus lis cas os. |
| 1744 | Plias Hawj: Kuv plaub tus lej xov tooj yog 1744 |
| Okay. And then the mailing address. | Es koj qhov chaw nyob ne? |
| Mr. Yeer Lor: W651379 NECEDHA Wisconsin 54646. | Yias Lauj: W651379 NECEDHA Wisconsin 54646. |
| I repeat to you whether you say W651379 NECEDHA Wisconsin 54646. | Kuv rov qab hais duas rau koj seb puas yog os koj hai tias W651379 NECEDHA Wisconsin 54646. |
| Mr. Yeer Lor: That right. | Yias Lauj: Yog maj. |
| Sure. | Yog lawm los |
| Mr. Yeer Lor: Yes | Yias Lauj: Aws Yog lawm maj. |
| Thank you | Ua tsaug |
| All right, so this is the address for her. She don't know how to say it, so I'm going to say for her it's necedha N-E-C-E-D-H-A Wisconsin 54646. | Yog lawm, qhov no yog qhov chaw nyob rau nws. Nws tsis paub yuav hais li cas, yog li kuv yuav hais rau nws nws yog necedha N-E-C-E-D-H-A Wisconsin 54646. |
| Okey, and She has to speak and answer the questions herself. Okay. | Cias nws hais rau nws tus kheej es peb thiaj kasm nrog nws tham no os. |
| Mr.Yeer Lor: They need to talk to you | Yias Lauj: Lawm yuav nrog koj tham |
| What is they want to talk to me | Nplias Hawj: Seb nws hais lis cas ces kuv mam lis hais rau lawm xwb as |
| This’s her sound, what did you want? | Nov yog nws lub suab, Koj xav tau dab tsi? |
| I want to know how I can help her today. | Hnub no koj hus tuaj rau nws es koj xav tau kev pab li cas no os. |
| So I just wanted to change the Beneficiary, take off my husband the dad's name and then put my daughter said, | Nplias Hawj: Kuv xav kom muab kuv tus ntxiv lub npe tsem tawm es muab kuv tus me txhais lub npe los hloov, kuv xav tau kev pab lis ntawv xwb. |
| okay, one moment. I'll get that. | Lis ntawv ces to ib pliag os |
| Okay. And what is the name of the first name of the person she wants to add? | Tus neeg uas koj yuav muab hloov nes nws hus lis cas os? |
| My daughter that I wanted to add is Bee Vang. | Nplias Hawj: Npib Vaj |
| Okay. Can you just spell the first name for me, please? | Ok. Koj puas tuaj yeem sau lub npe rau kuv? |
| My daughter her last name is Lor | Nplias Hawj: Koj Pab qhia tias kuv tus me txhais nws lub xeem yog hmoob Lauj no os |
| Spelling is L-O-R | Nws tias L-O-R xwb puas yog |
| That right | Nplias Hawj: Yog maj |
| So the first name please. | Hais nws lub npe rau kuv os |
| Her name is B-E-E | Nplias Hawj: Nws lub npe hu ua Npib |
| Just the letter B and then E-E | Nws yog tus B thiab E-E xwb puas yog |
| And the last name is Lor | Nplias Hawj: Aws tus B tag ces ob tus E xwb maj ces lub xeem ces yog lauj lwb os |
| Okay. And what is her daughter's what is the date of birth for your daughter? | Koj tus txhais lub hnub yug yog lis cas? |
| Is August 07, 1988 | Yias Lauj: Hnub tim 7 lub yim hli xyoo 1988 |
| Thank you, and what is the mailing address for her, please? | Nws qhov chaw nyob ne yog lis cas? |
| Mr. Yeer Lor: My mother not know her address, I will tell you | Yias Lauj: Niam tai tsi paub nws qhov chaw nyob kuv ma qhia koj |
| It's ask him if she can give the information because the calls are being recorded. | Xav kom niam tai yog tus muab cov ntaub ntawv vim yog peb qhov kev sib tham no tau muab khaw cias lawm, ces yuav kom niam tai yog tus hai no os. |
| Write it down in large print so I can figure it out, you want me tell the number | Nplias Hawj: Sau kom loj loj kuv thaij paub maj, me txhais es nej kom kuv hai tus lej rau nej los. |
| address | Hai qhov chaw nyob os |
| 331-131165L | Nplias Hawj: 331-131165L |
| 65 then L is correct | 65 ces L puas yog |
| That right | Nplias Hawj: Aws yog |
| Ms Blias Her: I do not know these numbers to tell you because I don’t’ vision, on 65th Street | Nplias Hawj: Kuv tsis paub cov lej no qhias rau koj vim kuv g pom kev zoo lawm, nyob txoj kev 65 |
| Ok, wait a moment. | Aws ua li ntawv maj to os |
| 3113 That's the correct number and that's all right. | 3113 Qhov no yog tus lej raug thiab yog txhua yam puas yog. |
| And then I'll please need the city, state and zip code, | Hais tias nws nyob lub zos hus li cas thaib lub lav lis cas os |
| Ms Blias Her: In Minnesota, I do not know, I’m sorry | Nplias Hawj: Nyob nram Minnesota kuv tsi paub thiab os. |
| Minnesota right. | Nyob Minnesota puas yog. |
| That's in Minnesota, Brooklyn Center. | Nov yog nyob Minnesota, Brooklyn Center. |
| Okay, and what is the zip code, please? | Qhov zip code yog lis cas no os? |
| Ms Blias Her: What did you said. | Nplias Hawj: Hais li cas no |
| Zip code | Qhov zip code os. |
| Ms Blias Her: I don’t know what is the zip code, so I don’t know I’m so sorry about that. | Nplias Hawj: Kuv tsi paub os zib code yog dab tsis lawm twb tsi qhia kuv kuv thiaj tsi paub. |
| She doesn't have that. | Nws tsis muaj qhov ntawv puas yog |
| Yeah, 554-29 | 554-29 |
| Okay, thank you. And is there a phone number? | Koj puas muaj koj ib tus lej xov tooj rau koj tus txhais os? |
| Wait, my son in law writ the number bigger so I can say it back to you | Nplias Hawj: To me ntsi to kuv tus vauv sau tus lej kom loj duas no kuv thiaj qhia tau rau nej os. |
| Okay. Thank you. | Ok. Ua tsaug. |
| Mr. Yeer Lor: I'm not allowed to tell you anymore | Yias Lauj: Lawm tsi pub kuv hais lawm kom koj yog tus hai rau lawm |
| Ms Yeer Lor: One moment. | Yias Lauj: Koj muab sau koj loj sog no es kuv mam lis qhia |
| So the phone number is 6129 659-349-9349. | Tus lej xov tooj yog 6129-659-349-9349 |
| Okay, thank you. And I'll need to read a disclosure to her for changing the beneficiary. So Vang Her has been taken off of the policy and it's only going to be Bee Lor, is that right? | Ces tus Vam Hawj lawm muab tsem tawm lawm ces Tus Npib Lauj nyob hauv no lawm xwb los. |
| We just wanted to Bee Lor to it, then take out Vang Her. | Nplias Hawj: Aws yog lawm muab tus Vam Hawj tsem tawm ces muab tus Npib Lauj los hloov tus account ntawm |
| Okay, so Vang Her is coming off and it's just going to be Bee Lor. | Ok, ces Vang Her tawm hos muaj hloov ces yog Bee Lor. |
| Yes, Bee Lor. | Nplias Hawj: Yog li ntawm ce Npib Lauj lawm xwb maj. |
| Okay, Vang Her is coming off and it's just going to be Bee Lor. | Nplias Hawj: Aws muab Vam Hawj tsem tawm ces Muab Npib Lauj los hloov lis ntawv xwb os |
| Okey, That is correct. Right. We're just going to leave Bee Lor on here. okay | Ok, Qhov ntawv yog lawm. Txoj cai. Peb tsuas yog yuav cias Bee Lor tuaj ntawm no. ok |
| Yeah. She just want to leave Bee Lor on there and take out the other person. | Yog lawm. Nws tsuas tsem tawm Bee Lor mus rau qhov ntawv thiab tshem tawm lwm tus. |
| Okay. So I have to read this disclosure to her. So it reads this recorded conversation on September 16, 2021 Would you be able to translate that for her? But she has to offer | Nws tias qhov kev sib tham hnub no tau muab khaw cias rau hnub tim16 lub ncuaj hli xyoo 2021no os |
| Blias Her: Okay. | Nplias Hawj: Aws uas li |
| and then authorizes New York Life Insurance Company, | Es koj tso cai rau nws nyob hauv lub company |
| Okay, To change the beneficiary on contract B 005-8045 to primary Bee Lor at 100% | Koj tso cai rau tus lub npe hu uas Npib lauj tau qhov nyiaj 100 feem puas no os |
| Okay. All right. | Nplias Hawj: Aws uas lis os |
| And then the rest of it reads, she has a question. Okay. | Thiab ces nws puas muaj lus nug dab tsi ntxiv lawm. Ok. |
| She said yes. That's right. | Nws hais tias tsi muaj lawm |
| Okay. And the rest of this reads, this change revokes any previous beneficiary designation | Yog tias koj tso rau koj tu txhais ces cov neeg nyob rau hauv no yam tag los ces lawm muab nro taw lawm os |
| Okay, thank you | Nplias Hawj: Aws ua lis ntawv |
| And will take place immediately upon approval. | Tom qab lawm hloov tag lawm ces lawm mam lis qhia rau koj paub os |
| Okay | Nplias Hawj: Aws uas li os |
| The change is to be effective in accordance with the terms and conditions of the contract. | Qhov lawm muab hloov ces saib seb zoo lis cas ces lawm muab hloov raws li ntawv no os |
| Yes, it's done quickly, thanks | Nplias Hawj: Aws ua li lo maj, tsuav lawm pab ua tau xwb maj. |
| And Do you agree to this authorization? | Koj puas tso cai rau lawm ua cov ntaub ntawv no mus? |
| Yes, I do. | Nplias Hawj: Kuv tso cai os. |
| Okay. All right. So then the beneficiary has been updated, and then you will get a letter within seven to ten days just for verification. | Ces ua lis ntawv nws muab cov ntaub ntawv no ua mus lawm es xyas mus ra kaum hnub nws mam xas daim ntawv tuaj rau koj os |
| Okay. | Nplias Hawj: Aws ua li ntawv |
| All right. Thank you. And did you have any other questions or anything? | Koj puas muaj lus nug dab tsi ntxiv? |
| I just wanted to know if the information is going to be sent out to the Mercedes location or what location. | Yiaw Lauj: Cov ntaub ntawv uas lawm yuav xa tuaj rau qhov twg os? |
| to the address that we have on file. That letter of verification, it's going to go to the 17th street. | mus rau qhov chaw nyob uas peb muaj nyob rau hauv cov ntaub ntawv. Tsab ntawv pov thawj ntawd, nws yuav mus rau txoj kev 17 |
| 17 Street | Txoj kev 17 os |
| She wants to send that to her daughter's address, if that's fine. | Nplias Hawj: Lawm puas kam xa tuaj rau tom lub nej nyob tov maj, kuv tsi nco qab lawm |
| Okay, well, we only send documents to the address on file. She would have to change her address in order for us to do that. | Lawm yuav xav mus tsi tau rau pem koj tus txhais vim koj qhov chaw nyob tsi yog nyob rau pev naj, yog koj yuav kom xam us rau pem ces koj yuav tsum tau hloov chaw nyob ces lawm thiaj kam thiab no naj. |
| Okay, It's not possible. Then it's okay. Just go ahead and send it to the one you have on file. | Ces xa rau nrham xwb maj, li cas los tau tag. |
| Okay, No problem. Thank you so much. And was there anything else that I can assist you with? | Ces ua li ntawv ua tsaug ntau ntau rau koj thiaj os puas xav tau kev pab dab tsis ntxiv lawm? |
| Okay, so no, nothing else. As long as you guys are able to switch it over to my daughter, then that should be offered today. | Tsi mauj lawm, yuav li ntawv xwb, tsuav lawm ho hloov tau lis ntawv ces yuav li ntawv xwb maj. |
| Okay, then. Thank you so much, Ms. Harry. You have a great day. | Ces li ntawv os ua tsaug raug ntau ntau rau koj thiab os. |
| Okay? Yes. Thank you for your time as well. | Nplias Hawj: Aws ces ua tsaug rau nej thiab os |
| No problem. Thank you. | Tsis muaj teeb meem. Ua tsaug. |
| Okay. Thanks for using our service. And you guys have a great day. Goodbye. | Ok. Ua tsaug rau kev siv peb qhov kev pab cuam. Thiab thov kom koj tsuas muaj hnub zoo. Nyob zoo. |
| You too. Thank you. | Koj los tib yam thiab. Ua tsaug. |