

Transcript: Malcolm

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Full Transcript

Thanks for calling Benefits in the Car. This is Malcolm. How can I help you? Hey, Malcolm. My name is Robert Stout, and I need to verify that I have opted out of my health- the health insurance with my payroll. And what staffing company you work for? Uh, American Staff Corp. Last four of your Social? 1025. Okay. For security purposes, can you verify your address and date of birth for me? 200 3rd Ave West 17th Street, Apartment A, Tulsa, Oklahoma, 74119, June 27, 1954. Thank you. So yeah, it looks like you already declined it. Okay. I just wanted to make sure 'cause I guess, like, I'm stuck if I don't decline it? So yeah, yeah. Section 125, so yeah, it looks like you declined it on 4/9/25. Okay. I'm just- But I'm asking for all the other guys that half of them don't speak English and it's hard to communicate with them, I know they can talk to you in a different language but, um, they have to opt out or they are stuck until when? So if you don't opt out- They- This will be the- ... we will Yeah. This will be the- This- They all received a paycheck last week, their first paycheck. Mm-hmm. They're gonna receive their second one tomorrow. So you get 30 days from the date you receive your first paycheck to get enrolled or decline the coverage. After those 30 days, you have to wait until a company open enrollment period or you have to have a qualifying life event in order to cancel the coverage or get enrolled. Okay, so they have- so they have 30 days from the date they first got- they got their first paycheck? Yes, sir. Okay, thank you. No problem. Was there anything else I can help you with today, Mr. Stout? Nope. Bye. All right.

Conversation Format

Speaker speaker_0: Thanks for calling Benefits in the Car. This is Malcolm. How can I help you?

Speaker speaker_1: Hey, Malcolm. My name is Robert Stout, and I need to verify that I have opted out of my health- the health insurance with my payroll.

Speaker speaker_0: And what staffing company you work for?

Speaker speaker_1: Uh, American Staff Corp.

Speaker speaker_0: Last four of your Social?

Speaker speaker_1: 1025.

Speaker speaker_0: Okay. For security purposes, can you verify your address and date of birth for me?

Speaker speaker_1: 200 3rd Ave West 17th Street, Apartment A, Tulsa, Oklahoma, 74119, June 27, 1954.

Speaker speaker_0: Thank you. So yeah, it looks like you already declined it.

Speaker speaker_1: Okay. I just wanted to make sure 'cause I guess, like, I'm stuck if I don't decline it?

Speaker speaker_0: So yeah, yeah. Section 125, so yeah, it looks like you declined it on 4/9/25.

Speaker speaker_1: Okay. I'm just- But I'm asking for all the other guys that half of them don't speak English and it's hard to communicate with them, I know they can talk to you in a different language but, um, they have to opt out or they are stuck until when?

Speaker speaker_0: So if you don't opt out-

Speaker speaker_1: They- This will be the-

Speaker speaker_0: ... we will

Speaker speaker_2: Yeah.

Speaker speaker_1: This will be the- This- They all received a paycheck last week, their first paycheck.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: They're gonna receive their second one tomorrow.

Speaker speaker_0: So you get 30 days from the date you receive your first paycheck to get enrolled or decline the coverage. After those 30 days, you have to wait until a company open enrollment period or you have to have a qualifying life event in order to cancel the coverage or get enrolled.

Speaker speaker_1: Okay, so they have- so they have 30 days from the date they first got- they got their first paycheck?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Okay, thank you.

Speaker speaker_0: No problem. Was there anything else I can help you with today, Mr. Stout?

Speaker speaker_1: Nope. Bye.

Speaker speaker_0: All right.