

Transcript: Malcolm

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Full Transcript

Thanks for calling Benefits in the Car. This is Malcolm. How can I help you? Oh, yeah, sorry. Um, I wanted to, uh, enroll in benefits. I just talked to your coworker but I got cut off. Okay. What staff or company do you work for? Parson- Partners Personnel. What's the last four of your social? 2159. First name? Dale, D-A-L-E. Last name? Uh, Eman, E-M-A-N. And for security purposes, can you verify your address and date of birth for me? Uh, 26273 Mission Road, um, May 15th, 1999. May 15th state zip code as well? Uh, 92354 in California. Okay. So can I get a phone number 909-800-4593? Correct. And the email is iamdaleman123@gmail.com? Correct. Okay. Wo- uh, what type of coverage were you wantin' to get enrolled into? Um, so ah, all three of them ... All, uh, all three of them, or all four of them have, uh, vision. No, sir. The vision is a separate add-on. Oh, okay. Uh, then I'll just, um, I'll just get the standard. Hm, what else? Um, so I could add on the vision, right? And that's gonna be, uh, 215, um, a week? Say that again, sir. Um, so, so the vision is only 215 a week? Yes, sir. Yeah, uh, I think I'll add the vision and the dental. So you just want the vision and the dental, and that's it? Yes. Okay, so you don't want the medical? Uh, the, the medical too, please. Um- The add... VIP standard. Yeah. All right, so you want the VIP standard, the medical and the vision? Correct. I mean the med... Okay. All right, so with those three selected, your total's going to be \$23.44. That'll be deducted weekly. Do you authorize your employer to make these deductions? Um, yes. Uh, if I'm already, um, enrolled under m- my mom, um, would I have both or would I have to, like- I wouldn't be able to answer that question because we're not the carrier. We're just the plan administrator for health insurance. We just get you enrolled- Right, okay. ... unenrolled from the coverage. Yeah. Okay, yeah. Uh, it'll, it'll be fine if I, if I get those three. So I do have to let you know that you- So, sorry, what was the- Oh, go ahead. Uh, what would be the weekly again? It'd be \$23.44. Okay, that's fine. Okay. So I do have to let you know that your plans fall under Section 125. Section 125 is an IRS regulation that allows you to get enrolled in these plans pre-tax. Since they allow you to get enrolled pre-tax, you're not allowed to get unenrolled from these plans unless you have a company open enrollment period where you have a qualifying life event, such as marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier. Right. Mm-hmm. Thank you. So the enrollment process does take one to two weeks. Once you see that first deduction from your paycheck and we see it in our system, that following Monday is when your coverage will become active. Your ID card is sent one to two weeks from the activation date. Okay. All right, and I do want to let you know, with your medical card, if you wanted a physical copy, you have to call and request it. Otherwise, it's only sent via email. Right. Okay. All right. Well, was there anything else I can help you with today, Mr. Eman? No, that'll be it. That'll be fine. Thank you. No problem. Thanks for calling Benefits in the Car. I hope you have a great rest of your week, Mr. Dale. You too, Malcolm. Thank you. Bye-bye.

Bye.

Conversation Format

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

Speaker speaker_1: Oh, yeah, sorry. Um, I wanted to, uh, enroll in benefits. I just talked to your coworker but I got cut off.

Speaker speaker_0: Okay. What staff or company do you work for?

Speaker speaker_1: Parson- Partners Personnel.

Speaker speaker_0: What's the last four of your social?

Speaker speaker_1: 2159.

Speaker speaker_0: First name?

Speaker speaker_1: Dale, D-A-L-E.

Speaker speaker_0: Last name?

Speaker speaker_1: Uh, Eman, E-M-A-N.

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

Speaker speaker_1: Uh, 26273 Mission Road, um, May 15th, 1999.

Speaker speaker_0: May 15th state zip code as well?

Speaker speaker_1: Uh, 92354 in California.

Speaker speaker_0: Okay. So can I get a phone number 909-800-4593?

Speaker speaker_1: Correct.

Speaker speaker_0: And the email is iamdaleman123@gmail.com?

Speaker speaker_1: Correct.

Speaker speaker_0: Okay. Wo- uh, what type of coverage were you wantin' to get enrolled into?

Speaker speaker_1: Um, so ah, all three of them ... All, uh, all three of them, or all four of them have, uh, vision.

Speaker speaker_0: No, sir. The vision is a separate add-on.

Speaker speaker_1: Oh, okay. Uh, then I'll just, um, I'll just get the standard.

Speaker speaker_0: Hm, what else?

Speaker speaker_1: Um, so I could add on the vision, right? And that's gonna be, uh, 215, um, a week?

Speaker speaker_0: Say that again, sir.

Speaker speaker_1: Um, so, so the vision is only 215 a week?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: Yeah, uh, I think I'll add the vision and the dental.

Speaker speaker_0: So you just want the vision and the dental, and that's it?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay, so you don't want the medical?

Speaker speaker_1: Uh, the, the medical too, please. Um-

Speaker speaker_0: The add...

Speaker speaker_1: VIP standard. Yeah.

Speaker speaker_0: All right, so you want the VIP standard, the medical and the vision?

Speaker speaker_1: Correct.

Speaker speaker_0: I mean the med... Okay. All right, so with those three selected, your total's going to be \$23.44. That'll be deducted weekly. Do you authorize your employer to make these deductions?

Speaker speaker_1: Um, yes. Uh, if I'm already, um, enrolled under m- my mom, um, would I have both or would I have to, like-

Speaker speaker_0: I wouldn't be able to answer that question because we're not the carrier. We're just the plan administrator for health insurance. We just get you enrolled-

Speaker speaker_1: Right, okay.

Speaker speaker_0: ... unenrolled from the coverage.

Speaker speaker_1: Yeah. Okay, yeah. Uh, it'll, it'll be fine if I, if I get those three.

Speaker speaker_0: So I do have to let you know that you-

Speaker speaker_1: So, sorry, what was the-

Speaker speaker_0: Oh, go ahead.

Speaker speaker_1: Uh, what would be the weekly again?

Speaker speaker_0: It'd be \$23.44.

Speaker speaker_1: Okay, that's fine. Okay.

Speaker speaker_0: So I do have to let you know that your plans fall under Section 125. Section 125 is an IRS regulation that allows you to get enrolled in these plans pre-tax. Since they allow you to get enrolled pre-tax, you're not allowed to get unenrolled from these plans unless you have a company open enrollment period where you have a qualifying life event, such as marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier.

Speaker speaker_1: Right. Mm-hmm. Thank you.

Speaker speaker_0: So the enrollment process does take one to two weeks. Once you see that first deduction from your paycheck and we see it in our system, that following Monday is when your coverage will become active. Your ID card is sent one to two weeks from the activation date.

Speaker speaker_1: Okay.

Speaker speaker_0: All right, and I do want to let you know, with your medical card, if you wanted a physical copy, you have to call and request it. Otherwise, it's only sent via email.

Speaker speaker_1: Right. Okay.

Speaker speaker_0: All right. Well, was there anything else I can help you with today, Mr. Eman?

Speaker speaker_1: No, that'll be it. That'll be fine. Thank you.

Speaker speaker_0: No problem. Thanks for calling Benefits in the Car. I hope you have a great rest of your week, Mr. Dale.

Speaker speaker_1: You too, Malcolm.

Speaker speaker_0: Thank you.

Speaker speaker_1: Bye-bye.

Speaker speaker_0: Bye.