

Transcript: Malcolm

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Full Transcript

"Peace, Palm benefits in the card. This is Malcolm. How can I help you? Hey. Good morning, Malcolm. My name is Lamar, uh, Washington. Um, I went to the dentist the other day and I was trying to get some stuff done on my teeth, but they said the insurance that I have right now does not cover those type of things. I was calling to see if I'm able to, uh, increase my insurance. I guess the, the, the one that deals with major, uh, things dealing with the teeth stuff. So there, there isn't any major dental plan, no. They only offer the one dental plan that you have. Wow. Can I cancel my, my dental plan then 'cause it doesn't cover anything that I need done? What's the actual company you work for? MAU. What's the last four of your social? 5197. First name? Lamar. L-A-M-A-R. And last name Washington. For security purposes, can you verify your address and date of birth for me? It's 208 Bentley Court, Columbia, South Carolina 29210 and my birthday is 05/28/1990. You... So unfortunately, you wouldn't be able to cancel it 'cause it's under Section 125 and Section 125 is an IRS regulation that allows you to get enrolled in this plan pre-tax. Since they allow you to get enrolled pre-tax, you're not allowed to get unenrolled unless you have a company open enrollment period, you have a qualified life event such as marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier. Oh, so I can go, go ahead and call Blue Cross Blue Shield, get that coverage and then I don't have to have this coverage? I wouldn't be able to say yes or no to that, sir. Okay. All right. Um- Is there anything else I can help you with today, Mr. Washington? No, that's all. Thank you. No problem. Peace, Cal benefits in the card. Hope you have a great rest of your week, man. You too. Thank you.

Conversation Format

Speaker speaker_0: "Peace, Palm benefits in the card. This is Malcolm. How can I help you?

Speaker speaker_1: Hey. Good morning, Malcolm. My name is Lamar, uh, Washington. Um, I went to the dentist the other day and I was trying to get some stuff done on my teeth, but they said the insurance that I have right now does not cover those type of things. I was calling to see if I'm able to, uh, increase my insurance. I guess the, the, the one that deals with major, uh, things dealing with the teeth stuff.

Speaker speaker_0: So there, there isn't any major dental plan, no. They only offer the one dental plan that you have.

Speaker speaker_1: Wow. Can I cancel my, my dental plan then 'cause it doesn't cover anything that I need done?

Speaker speaker_0: What's the actual company you work for?

Speaker speaker_1: MAU.

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

Speaker speaker_1: 5197.

Speaker speaker_0: First name?

Speaker speaker_1: Lamar. L-A-M-A-R. And last name Washington.

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

Speaker speaker_1: It's 208 Bentley Court, Columbia, South Carolina 29210 and my birthday is 05/28/1990.

Speaker speaker_0: You... So unfortunately, you wouldn't be able to cancel it 'cause it's under Section 125 and Section 125 is an IRS regulation that allows you to get enrolled in this plan pre-tax. Since they allow you to get enrolled pre-tax, you're not allowed to get unenrolled unless you have a company open enrollment period, you have a qualified life event such as marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier.

Speaker speaker_1: Oh, so I can go, go ahead and call Blue Cross Blue Shield, get that coverage and then I don't have to have this coverage?

Speaker speaker_0: I wouldn't be able to say yes or no to that, sir.

Speaker speaker_1: Okay. All right. Um-

Speaker speaker_0: Is there anything else I can help you with today, Mr. Washington?

Speaker speaker_1: No, that's all. Thank you.

Speaker speaker_0: No problem. Peace, Cal benefits in the card. Hope you have a great rest of your week, man.

Speaker speaker_1: You too.

Speaker speaker_0: Thank you.