

Transcript: Malcolm

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Full Transcript

Your call may be monitored or recorded for quality assurance... Hello. ... purposes. Thanks for calling Benefits in a Car. This is Malcolm. How can I help you? Yes, how you doing, Malcolm? My name is Alvin Bracey. I work for Harbor Freight, but I go through, um, the temp service in Dillon, South Carolina. Personal Path. What's the name of this? Personal Path. What's your last name? Personal Path out of Dillon. You said Personal Path? What's that mean? Yeah, I think that's my last name. How do you know? I w- I'll need the actual staffing company you work for to get that, uh... Oh, H- Harbor Freight, Dillon Harbor Freight. The staffing? Yeah, the staffing company. Hold on, baby. Um, Partners Personal. Thank you. So we got good... What's the MAX for your social? 0741. First name? Alvin. Okay. For security purposes, can you verify your address and date of birth for me? 8/22/76, uh, 1400 East Harrison Street, Dillon, South Carolina, 29536. Sir, that's not the address that we have on file. What, what you have? 2552 Colorado Road, Dillon, South Carolina? Yes, sir. Is that a old address? Um, you can keep it as the old address. That's my mailing address. So I got it. Okay. So we got your phone number at 430-7559? No, it is... Um... Yeah, you can leave that for right now. And your email is alvinbracey60@gmail.com? Mm-hmm. Thank you. All right. So how can I help you today, Mr. Bracey? Yes. Um, yep, the benefits, will y'all have benefits for glasses and dental? For dental and vision? Mm-hmm. Yes, sir. So the dental will be \$3.63 and the vision will be \$2.15. And when can I start using them benefits? So it takes one to two weeks for the enrollment process. Once you see that first deduction from your paycheck and we see it in our system, that following Monday is when your coverage become active. Your ID cards just take one to two weeks for the activation date. Okay. Do y'all have orthodontics for children? Um, so it doesn't cover... The dental doesn't cover any major services like crowns or orthodontia, and the maximum of that plan will pay is \$500 per week- um, per year. Okay. That's what, that... What about glasses? So you want to reach out to MetLife directly. They will be able to tell you what's covered with their vision. Well, w- let me... Just let me get the, my, the, for me, dental and vision. So for yourself, you just want dental and vision? Mm-hmm. Right. So your total will be \$5.78. That'll be deducted weekly. Do you authorize your employer to make these deductions? Um, I had a bit... Let me do it this time. Wait, can my, can I put my wife on my little, um, vision plan? Yeah. It'd be... The total is still... But you're... Would she play as your spouse or is she what? Are y'all married? My, this is my spouse. Yeah, we married. Okay. So yes, you should, you will be able to. It'll be \$6.99 for the dental with her added and 4-9... \$4.35 with the vision added. I just want the vision. So you don't want dental? No, just the vision for her. So the vision for... Wait, so you just want vision for her but not the dental for her? Yeah. Yeah. Just the vision. You still want, still want the dental though? Yeah, I still want the dental. So just dental for yourself and then vision for you and the spouse. Mm-hmm. All right. So your total will be \$7.98, and that'll be d- deducted weekly. Do you authorize your employer to make

these deductions? Yes, I do. Right. Is that each week or something? I'm doing... Sorry, I do, I do have to let you know that your plan's falling under Section 125. I'm doing something every other week. Section 125 is the 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, or you have a qualifying life event such as marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier. Okay. And, um, I can use those benefits as, as soon as possible, though? Of course, you can. Like, after they did the, uh, after they... the car come, right? Mm-hmm. Say that again, sir? I said I can use the benefits after two weeks though, right? So once you see that first deduction from your paycheck. I can't tell you it'll be exactly two weeks. It's solely up to when Partners Personnel makes those deductions. But typically, it takes one to two weeks. But once you... It really is 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. And how, and h- and how much, how much are the glasses like? How much do they cover for the glasses? Hold on. That's a question you want to reach out to MetLife directly. MetLife. So right now, can I call MetLife? Yes, sir. You going to call them before you get enrolled? Okay. Oh, no, no, no. I'm still going to do it. I have no choice. I'll call them on my own. Okay. But I'm just going to enroll her right now. Hello? Okay. Yes, sir. I can give you her phone number whenever you're ready. Yeah, yeah. Okay. Okay. Um, do you... Okay, go ahead. Just your phone number, it's 1-800- Okay. Mm-hmm. ... 615- Mm-hmm. 1883. 84... 83? 1-800-6158- Yes, sir. 1883. 1-800-615-1883? Yes, sir. 18... 18... 1883? Hold on one second. What's up? Yes, sir. 18... It's 1-800-615-1883. Mm-hmm. Okay, I thank you, sir. No problem. And so do you still want to get enrolled into the vision? Yeah, yeah, yeah, yeah, yeah. Yeah, I think so. Right, so I do need... I do need her benefits, her, uh, dependent information. All right. I'm going to need first name, last name, social security and date of birth. Okay. Oh, she's on the phone. Hold on. Her name is Tonya L. Bracey. T-O-N-Y... Wait, sir. T-O-N-Y-A. T-O-N-Y-A. T-O-N-Y-A C-R-A-C-Y. Is... Is Bracey her last name? Five... Mm-hmm. Okay, then social? Five... Five, 23, 1970... That ain't right. 1977. Make sure, have to make sure. Tonya, Tonya, hold on. Is your birthday 1977? Shit, it's 1976. Close the door. Yes, hello? Yes, sir. Uh, 05- You said one more time from the beginning? 05-23-1976. So 1976? Mm-hmm. 05-23-1976 is the date of birth? Mm-hmm. All right, and then social, can you get into it one more time? Yeah. Hold on for a minute, let me... Tell your mom I'm getting his social. His social security number. Open the door. Hold on. You can't do this like this. Hi, you need to talk to somebody, please. Hello? Hold on, hold on. Hold on, I'll fix it up. Okay, I'll, um... Okay then, bye. It's 247-41-4260. Thank you. Thank you. You're welcome. Right. Yeah. Are you there, Mr. Bracey? Yes, I'm here. All right, I got that in the system. Was there anything else I can help you with today? Oh, no, sir. I appreciate it. No problem. Thanks for calling Benefits in the Car. I hope you have a great rest of the weekend. Okay, thank you.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance...

Speaker speaker_1: Hello.

Speaker speaker_0: ... purposes.

Speaker speaker_1: Thanks for calling Benefits in a Car. This is Malcolm. How can I help you? Yes, how you doing, Malcolm? My name is Alvin Bracey. I work for Harbor Freight, but I go through, um, the temp service in Dillon, South Carolina. Personal Path.

Speaker speaker_2: What's the name of this?

Speaker speaker_1: Personal Path.

Speaker speaker_2: What's your last name?

Speaker speaker_1: Personal Path out of Dillon.

Speaker speaker_2: You said Personal Path?

Speaker speaker_1: What's that mean? Yeah, I think that's my last name. How do you know?

Speaker speaker_2: I w- I'll need the actual staffing company you work for to get that, uh...

Speaker speaker_1: Oh, H- Harbor Freight, Dillon Harbor Freight. The staffing?

Speaker speaker_2: Yeah, the staffing company.

Speaker speaker_1: Hold on, baby. Um, Partners Personal.

Speaker speaker_2: Thank you. So we got good... What's the MAX for your social?

Speaker speaker_1: 0741.

Speaker speaker_2: First name?

Speaker speaker_1: Alvin.

Speaker speaker_2: Okay. For security purposes, can you verify your address and date of birth for me?

Speaker speaker_1: 8/22/76, uh, 1400 East Harrison Street, Dillon, South Carolina, 29536.

Speaker speaker_2: Sir, that's not the address that we have on file.

Speaker speaker_1: What, what you have? 2552 Colorado Road, Dillon, South Carolina?

Speaker speaker_2: Yes, sir. Is that a old address?

Speaker speaker_1: Um, you can keep it as the old address. That's my mailing address. So I got it.

Speaker speaker_2: Okay. So we got your phone number at 430-7559?

Speaker speaker_1: No, it is... Um... Yeah, you can leave that for right now.

Speaker speaker_2: And your email is alvinbracey60@gmail.com?

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Thank you. All right. So how can I help you today, Mr. Bracey?

Speaker speaker_1: Yes. Um, yep, the benefits, will y'all have benefits for glasses and dental?

Speaker speaker_2: For dental and vision?

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Yes, sir. So the dental will be \$3.63 and the vision will be \$2.15.

Speaker speaker_1: And when can I start using them benefits?

Speaker speaker_2: So it takes one to two weeks for the enrollment process. Once you see that first deduction from your paycheck and we see it in our system, that following Monday is when your coverage become active. Your ID cards just take one to two weeks for the activation date.

Speaker speaker_1: Okay. Do y'all have orthodontics for children?

Speaker speaker_2: Um, so it doesn't cover... The dental doesn't cover any major services like crowns or orthodontia, and the maximum of that plan will pay is \$500 per week- um, per year.

Speaker speaker_1: Okay. That's what, that... What about glasses?

Speaker speaker_2: So you want to reach out to MetLife directly. They will be able to tell you what's covered with their vision.

Speaker speaker_1: Well, w- let me... Just let me get the, my, the, for me, dental and vision.

Speaker speaker_2: So for yourself, you just want dental and vision?

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Right. So your total will be \$5.78. That'll be deducted weekly. Do you authorize your employer to make these deductions?

Speaker speaker_1: Um, I had a bit... Let me do it this time. Wait, can my, can I put my wife on my little, um, vision plan?

Speaker speaker_2: Yeah. It'd be... The total is still... But you're... Would she play as your spouse or is she what? Are y'all married?

Speaker speaker_1: My, this is my spouse. Yeah, we married.

Speaker speaker_2: Okay. So yes, you should, you will be able to. It'll be \$6.99 for the dental with her added and 4-9... \$4.35 with the vision added.

Speaker speaker_1: I just want the vision.

Speaker speaker_2: So you don't want dental?

Speaker speaker_1: No, just the vision for her.

Speaker speaker_2: So the vision for... Wait, so you just want vision for her but not the dental for her?

Speaker speaker_1: Yeah. Yeah. Just the vision.

Speaker speaker_2: You still want, still want the dental though?

Speaker speaker_1: Yeah, I still want the dental.

Speaker speaker_2: So just dental for yourself and then vision for you and the spouse.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: All right. So your total will be \$7.98, and that'll be d- deducted weekly. Do you authorize your employer to make these deductions?

Speaker speaker_1: Yes, I do.

Speaker speaker_2: Right.

Speaker speaker_1: Is that each week or something? I'm doing...

Speaker speaker_2: Sorry, I do, I do have to let you know that your plan's falling under Section 125.

Speaker speaker_1: I'm doing something every other week.

Speaker speaker_2: Section 125 is the 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, or 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: Okay. And, um, I can use those benefits as, as soon as possible, though?

Speaker speaker_2: Of course, you can.

Speaker speaker_1: Like, after they did the, uh, after they... the car come, right?

Speaker speaker_2: Mm-hmm. Say that again, sir?

Speaker speaker_1: I said I can use the benefits after two weeks though, right?

Speaker speaker_2: So once you see that first deduction from your paycheck. I can't tell you it'll be exactly two weeks. It's solely up to when Partners Personnel makes those deductions. But typically, it takes one to two weeks. But once you... It really is 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.

Speaker speaker_1: And how, and h- and how much, how much are the glass like? How much do they cover for the glasses?

Speaker speaker_2: Hold on. That's a question you want to reach out to MetLife directly.

Speaker speaker_1: MetLife. So right now, can I call MetLife?

Speaker speaker_2: Yes, sir. You going to call them before you get enrolled?

Speaker speaker_1: Okay. Oh, no, no, no. I'm still going to do it. I have no choice. I'll call them on my own.

Speaker speaker_2: Okay.

Speaker speaker_1: But I'm just going to enroll her right now. Hello?

Speaker speaker_2: Okay. Yes, sir. I can give you her phone number whenever you're ready.

Speaker speaker_1: Yeah, yeah.

Speaker speaker_2: Okay. Okay. Um, do you...

Speaker speaker_1: Okay, go ahead.

Speaker speaker_2: Just your phone number, it's 1-800-

Speaker speaker_1: Okay. Mm-hmm.

Speaker speaker_2: ... 615-

Speaker speaker_1: Mm-hmm. 1883. 84... 83? 1-800-6158-

Speaker speaker_2: Yes, sir. 1883.

Speaker speaker_1: 1-800-615-1883?

Speaker speaker_2: Yes, sir.

Speaker speaker_1: 18... 18... 1883? Hold on one second. What's up?

Speaker speaker_2: Yes, sir. 18... It's 1-800-615-1883.

Speaker speaker_1: Mm-hmm. Okay, I thank you, sir.

Speaker speaker_2: No problem. And so do you still want to get enrolled into the vision?

Speaker speaker_1: Yeah, yeah, yeah, yeah, yeah. Yeah, I think so-

Speaker speaker_2: Right, so I do need... I do need her benefits, her, uh, dependent information.

Speaker speaker_1: All right.

Speaker speaker_2: I'm going to need first name, last name, social security and date of birth.

Speaker speaker_1: Okay. Oh, she's on the phone. Hold on. Her name is Tonya L. Bracey. T-O-N-Y...

Speaker speaker_2: Wait, sir.

Speaker speaker_1: T-O-N-Y-A. T-O-N-Y-A. T-O-N-Y-A C-R-A-C-Y.

Speaker speaker_3: Is... Is Bracey her last name?

Speaker speaker_1: Five... Mm-hmm.

Speaker speaker_3: Okay, then social?

Speaker speaker_1: Five... Five, 23, 1970... That ain't right. 1977. Make sure, have to make sure.

Speaker speaker_3: Tonya, Tonya, hold on. Is your birthday 1977? Shit, it's 1976. Close the door. Yes, hello?

Speaker speaker_2: Yes, sir.

Speaker speaker_1: Uh, 05-

Speaker speaker_2: You said one more time from the beginning?

Speaker speaker_1: 05-23-1976.

Speaker speaker_3: So 1976?

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: 05-23-1976 is the date of birth?

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: All right, and then social, can you get into it one more time?

Speaker speaker_1: Yeah. Hold on for a minute, let me... Tell your mom I'm getting his social. His social security number.

Speaker speaker_3: Open the door.

Speaker speaker_4: Hold on.

Speaker speaker_1: You can't do this like this. Hi, you need to talk to somebody, please.

Speaker speaker_2: Hello?

Speaker speaker_1: Hold on, hold on. Hold on, I'll fix it up.

Speaker speaker_4: Okay, I'll, um... Okay then, bye. It's 247-41-4260.

Speaker speaker_2: Thank you. Thank you.

Speaker speaker_4: You're welcome.

Speaker speaker_2: Right.

Speaker speaker_1: Yeah.

Speaker speaker_2: Are you there, Mr. Bracey?

Speaker speaker_1: Yes, I'm here.

Speaker speaker_2: All right, I got that in the system. Was there anything else I can help you with today?

Speaker speaker_1: Oh, no, sir. I appreciate it.

Speaker speaker_2: No problem. Thanks for calling Benefits in the Car. I hope you have a great rest of the weekend.

Speaker speaker_1: Okay, thank you.