

Transcript: Malcolm

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thanks for calling Benefits in the Card. This is Malcolm. How can I help you? Hi. Can you tell me... I am trying to get everything, um, set up, um, for medical benefits. I'm not understanding. I see something that says Employee Plus Children, and then I see Family. What's the difference in the two? So Employee Plus Children is just you and a child. Family is you, your spouse, and a child. Oh, okay. So if I have two kids, I can't do Employee Plus Children? Ma'am, you can do Employee Plus- 'Cause I'm not married. No. So the family is for you, a spouse and children. If you just you and the children, just do Employee Plus Child. 'Cause they... you can put more than one child. Okay. And can I set this up with you on the phone? Yes, ma'am. Okay. So where you want it made? That's what I want to do. Okay. What staffing company do you work for? APC Healthcare. What's the last four of your social? 6786. 6786. First name? Juanita Grant. Say that one more time, ma'am. Juanita Grant. So you're a brand new hire? Yes. So I'ma have to add you. You saying your last four is 6786? Yes. Okay. See, I'ma have to add you in the system. What's your full social? 24855 6786. You said 248-55- 6786. And you say you're APC, correct? Yes. All right. Juanita, is that W-A-N-I-P-A? J-U-A-N-I-T-A. J-A-N-I-P-A. Last name? J-U. J-U- Oh, J-U. ...A-N-I-T-A. J-U-A-N... T-A. I... and last name? I-T-A . I-T-A. Yeah. Yes, sir. My last name is Grant. G-R-A-N-T? Yes. All right. Just... I just want to confirm. You said J-U-A-N-I-T-A? Yes, sir. Thank you. You're welcome. Okay. And what's the address for you? 83 Natalie Court, Georgetown. Is that N-A-T-L-I-E? Yes, sir. 83 Natalie Court. Is that a home or apartment? It's a home. All right. In which city? Georgetown, South Carolina 29440. 29440. Date of birth? May 15th, 1983. You said May 15th... 1983. ... three. You... Email? grantjuanita72@gmail.com. The number 72. And the phone number? 843-359-5991. You said 843-359-5991? Yes. Thank you. What type of coverage were you wanting to get enrolled into? The Employee Plus Children, VIP Plus. Can you tell me the difference between Plus and Prime? Hello? Hello? Can you hear me? Yes. Can you tell me the difference between VIP Plus and VIP Prime? Yes, ma'am. So with the Plus and the Prime, the only difference is the Prime gives you more money than, uh, than the Plus with certain things. So like, for example, say a surgery in the hospital with the VIP Plus is a \$1,000 a day. With the Prime it's \$2,000 a day. If there's surgery in a physician office, it's 250 with the Plus. With the Prime it's \$1,000 a day. Okay. So it's just minor, minor differences like that. Hmm. Okay. So my family doesn't really get sick. Um, what are... well, I'll just keep it with the VIP Plus. Well, I wouldn't... I was gonna say I wouldn't be able to make any recommendations, unfortunately. Yeah. Was there anything else that you're interested in? Uh, dental, life, vision and preRx. I'll do accident, too. Okay. So with all those selected, your total will be \$78.51. That'll be deducted weekly. Do you authorize your employer to make these deductions? Yes. But I... I, I also need to add my kids. Yes, ma'am. That's with the kids. Uh, that's the price with your kids added. So I do need their

depend- Oh. I'll need their first name, last name, Social Security, and their date of birth. All right. All right. Let me know when you're ready. I'm ready for the first one. All right. The first one is Kenya Green.K-N-Y-A. Well, I don't need insurance on her, just the life insurance. Can that work or do I have to pay for the whole thing? So it will be, she'll be included on everything. Okay. That's fine. K'ny'a Green, Green with an E on the end of Green. Her name is spelled K-N-Y-A. K-N-Y-A. Middle initial is N... And her date of birth is February 19th of 2002. And social? 656-12-3164. Okay. 656-12-3164? Yes. And how was her first name spelled again? K-N-Y-A. K-N-Y-A. K apostrophe N-Y-A. Okay.... Yeah. All right. Ready for the next one? J'lynn, middle initial B, Linen. L-I-N-E-N. Her name is spelled J apostrophe L-Y-N-N. J apostrophe- L-Y-N-N. And you said B is her initial, her middle initial? Yes. Last name Linen, L-I-N-E-N. All right. Okay. And her date of birth is- Oh, go ahead. ... 65... 657-24-7669. 657-24- Her date of- What? 657-24-7669. And date of birth? 12/12/06. Just to confirm, 657-24-7669 her social? Date of birth 12/12/2006? Yes. Thank you. Is there another one? Yes. Summer C. Linen. So Summer, so just like Summer? Yes. Okay. All right. I'm ready for the social. 65832 2723. You said 65832 2723? Yes. And date of birth? September 7th of 2009. Thank you. Is there another one? No. All right. So it's just three? Mm-hmm. Thank you. All right. And then I need a beneficiary for your life insurance policy. Uh, can all three of them be my beneficiary? Yes. So it'll have to be split between all three of them. Is that okay? Yeah. Okay. Okay. Give me one moment, ma'am. I'm going to do some math here. Okay. Think it'll be like 33%. Mm-hmm. Then one's going to have like 33.4. That one could be for Summer. Yep. There we go. Got that. All right. So I do have to let you know that your medical plan falls under the Section 125. Section 125 is an IRS regulation that allows you to get enrolled in these plans pre-tax. Because if they allow you to get enrolled pre-tax, you're not allowed to get unenrolled 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 with another carrier. Uh, excuse me. Did you catch all that, ma'am? Yes. Okay. All right. So then the enrollment process does take one to two weeks. Once we see that first deduction from your paycheck and we see it in our system, now the following Monday is when your coverage will become active. And your ID card is sent one to two weeks after that date. Okay. All right. And if you wanted a physical medical card, I would recommend calling once your coverage becomes active. Otherwise, they only send it via email. Oh, okay. Gotcha. All right. Well, was there anything else I can help you with today, Ms. Grant? No, sir. That's it. I appreciate you. No problem. If there's nothing else- Okay. ... thanks for signing the benefits on the card. I hope you have a great rest of your week. You too. Bye now. Bye.

Conversation Format

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

Speaker speaker_1: Thanks for calling Benefits in the Card. This is Malcolm. How can I help you?

Speaker speaker_2: Hi. Can you tell me... I am trying to get everything, um, set up, um, for medical benefits. I'm not understanding. I see something that says Employee Plus Children, and then I see Family. What's the difference in the two?

Speaker speaker_1: So Employee Plus Children is just you and a child. Family is you, your spouse, and a child.

Speaker speaker_2: Oh, okay. So if I have two kids, I can't do Employee Plus Children?

Speaker speaker_1: Ma'am, you can do Employee Plus-

Speaker speaker_2: 'Cause I'm not married.

Speaker speaker_1: No. So the family is for you, a spouse and children. If you just you and the children, just do Employee Plus Child. 'Cause they... you can put more than one child.

Speaker speaker_2: Okay. And can I set this up with you on the phone?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay.

Speaker speaker_1: So where you want it made?

Speaker speaker_2: That's what I want to do.

Speaker speaker_1: Okay. What staffing company do you work for?

Speaker speaker_2: APC Healthcare.

Speaker speaker_1: What's the last four of your social?

Speaker speaker_2: 6786.

Speaker speaker_1: 6786. First name?

Speaker speaker_2: Juanita Grant.

Speaker speaker_1: Say that one more time, ma'am.

Speaker speaker_2: Juanita Grant.

Speaker speaker_1: So you're a brand new hire?

Speaker speaker_2: Yes.

Speaker speaker_1: So I'ma have to add you. You saying your last four is 6786?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. See, I'ma have to add you in the system. What's your full social?

Speaker speaker_2: 24855 6786.

Speaker speaker_1: You said 248-55-

Speaker speaker_2: 6786.

Speaker speaker_1: And you say you're APC, correct?

Speaker speaker_2: Yes.

Speaker speaker_1: All right. Juanita, is that W-A-N-I-P-A?

Speaker speaker_2: J-U-A-N-I-T-A.

Speaker speaker_1: J-A-N-I-P-A. Last name?

Speaker speaker_2: J-U. J-U-

Speaker speaker_1: Oh, J-U.

Speaker speaker_2: ...A-N-I-T-A.

Speaker speaker_1: J-U-A-N... T-A. I... and last name?

Speaker speaker_2: I-T-A .

Speaker speaker_1: I-T-A.

Speaker speaker_2: Yeah. Yes, sir. My last name is Grant.

Speaker speaker_1: G-R-A-N-T?

Speaker speaker_2: Yes.

Speaker speaker_1: All right. Just... I just want to confirm. You said J-U-A-N-I-T-A?

Speaker speaker_2: Yes, sir.

Speaker speaker_1: Thank you.

Speaker speaker_2: You're welcome.

Speaker speaker_1: Okay. And what's the address for you?

Speaker speaker_2: 83 Natalie Court, Georgetown.

Speaker speaker_1: Is that N-A-T-L-I-E?

Speaker speaker_2: Yes, sir.

Speaker speaker_1: 83 Natalie Court. Is that a home or apartment?

Speaker speaker_2: It's a home.

Speaker speaker_1: All right. In which city?

Speaker speaker_2: Georgetown, South Carolina 29440.

Speaker speaker_1: 29440. Date of birth?

Speaker speaker_2: May 15th, 1983.

Speaker speaker_1: You said May 15th...

Speaker speaker_2: 1983.

Speaker speaker_1: ... three. You... Email?

Speaker speaker_2: grantjuanita72@gmail.com. The number 72.

Speaker speaker_1: And the phone number?

Speaker speaker_2: 843-359-5991.

Speaker speaker_1: You said 843-359-5991?

Speaker speaker_2: Yes.

Speaker speaker_1: Thank you. What type of coverage were you wanting to get enrolled into?

Speaker speaker_2: The Employee Plus Children, VIP Plus. Can you tell me the difference between Plus and Prime? Hello?

Speaker speaker_1: Hello? Can you hear me?

Speaker speaker_2: Yes. Can you tell me the difference between VIP Plus and VIP Prime?

Speaker speaker_1: Yes, ma'am. So with the Plus and the Prime, the only difference is the Prime gives you more money than, uh, than the Plus with certain things. So like, for example, say a surgery in the hospital with the VIP Plus is a \$1,000 a day. With the Prime it's \$2,000 a day. If there's surgery in a physician office, it's 250 with the Plus. With the Prime it's \$1,000 a day.

Speaker speaker_2: Okay.

Speaker speaker_1: So it's just minor, minor differences like that.

Speaker speaker_2: Hmm. Okay. So my family doesn't really get sick. Um, what are... well, I'll just keep it with the VIP Plus.

Speaker speaker_1: Well, I wouldn't... I was gonna say I wouldn't be able to make any recommendations, unfortunately.

Speaker speaker_2: Yeah.

Speaker speaker_1: Was there anything else that you're interested in?

Speaker speaker_2: Uh, dental, life, vision and preRx. I'll do accident, too.

Speaker speaker_1: Okay. So with all those selected, your total will be \$78.51. That'll be deducted weekly. Do you authorize your employer to make these deductions?

Speaker speaker_2: Yes. But I... I, I also need to add my kids.

Speaker speaker_1: Yes, ma'am. That's with the kids. Uh, that's the price with your kids added. So I do need their depend-

Speaker speaker_2: Oh.

Speaker speaker_1: I'll need their first name, last name, Social Security, and their date of birth.

Speaker speaker_2: All right.

Speaker speaker_1: All right.

Speaker speaker_2: Let me know when you're ready.

Speaker speaker_1: I'm ready for the first one.

Speaker speaker_2: All right. The first one is Kenya Green.

Speaker speaker_3: K-N-Y-A.

Speaker speaker_2: Well, I don't need insurance on her, just the life insurance. Can that work or do I have to pay for the whole thing?

Speaker speaker_1: So it will be, she'll be included on everything.

Speaker speaker_2: Okay. That's fine. K'ny'a Green, Green with an E on the end of Green. Her name is spelled K-N-Y-A.

Speaker speaker_1: K-N-Y-A.

Speaker speaker_2: Middle initial is N... And her date of birth is February 19th of 2002.

Speaker speaker_1: And social?

Speaker speaker_2: 656-12-3164.

Speaker speaker_1: Okay. 656-12-3164?

Speaker speaker_2: Yes.

Speaker speaker_1: And how was her first name spelled again?

Speaker speaker_2: K-N-Y-A.

Speaker speaker_1: K-N-Y-A.

Speaker speaker_2: K apostrophe N-Y-A.

Speaker speaker_1: Okay.... Yeah. All right. Ready for the next one?

Speaker speaker_2: J'lynn, middle initial B, Linen. L-I-N-E-N. Her name is spelled J apostrophe L-Y-N-N.

Speaker speaker_1: J apostrophe-

Speaker speaker_2: L-Y-N-N.

Speaker speaker_1: And you said B is her initial, her middle initial?

Speaker speaker_2: Yes. Last name Linen, L-I-N-E-N.

Speaker speaker_1: All right.

Speaker speaker_4: Okay.

Speaker speaker_2: And her date of birth is-

Speaker speaker_1: Oh, go ahead.

Speaker speaker_2: ... 65... 657-24-7669.

Speaker speaker_1: 657-24-

Speaker speaker_5: Her date of-

Speaker speaker_1: What?

Speaker speaker_2: 657-24-7669.

Speaker speaker_1: And date of birth?

Speaker speaker_2: 12/12/06.

Speaker speaker_1: Just to confirm, 657-24-7669 her social? Date of birth 12/12/2006?

Speaker speaker_2: Yes.

Speaker speaker_1: Thank you. Is there another one?

Speaker speaker_2: Yes. Summer C. Linen.

Speaker speaker_1: So Summer, so just like Summer?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. All right. I'm ready for the social.

Speaker speaker_2: 65832 2723.

Speaker speaker_1: You said 65832 2723?

Speaker speaker_2: Yes.

Speaker speaker_1: And date of birth?

Speaker speaker_2: September 7th of 2009.

Speaker speaker_1: Thank you. Is there another one?

Speaker speaker_2: No.

Speaker speaker_1: All right. So it's just three?

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Thank you. All right. And then I need a beneficiary for your life insurance policy.

Speaker speaker_2: Uh, can all three of them be my beneficiary?

Speaker speaker_1: Yes. So it'll have to be split between all three of them. Is that okay?

Speaker speaker_2: Yeah.

Speaker speaker_1: Okay. Okay. Give me one moment, ma'am. I'm going to do some math here.

Speaker speaker_2: Okay. Think it'll be like 33%.

Speaker speaker_1: Mm-hmm. Then one's going to have like 33.4.

Speaker speaker_2: That one could be for Summer.

Speaker speaker_1: Yep. There we go. Got that. All right. So I do have to let you know that your medical plan falls under the Section 125. Section 125 is an IRS regulation that allows you to get enrolled in these plans pre-tax. Because if they allow you to get enrolled pre-tax, you're not allowed to get unenrolled 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 with another carrier. Uh, excuse me. Did you catch all that, ma'am?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. All right. So then the enrollment process does take one to two weeks. Once we see that first deduction from your paycheck and we see it in our system, now the following Monday is when your coverage will become active. And your ID card is sent one to two weeks after that date.

Speaker speaker_2: Okay.

Speaker speaker_1: All right. And if you wanted a physical medical card, I would recommend calling once your coverage becomes active. Otherwise, they only send it via email.

Speaker speaker_2: Oh, okay. Gotcha.

Speaker speaker_1: All right. Well, was there anything else I can help you with today, Ms. Grant?

Speaker speaker_2: No, sir. That's it. I appreciate you.

Speaker speaker_1: No problem. If there's nothing else-

Speaker speaker_4: Okay.

Speaker speaker_1: ... thanks for signing the benefits on the card. I hope you have a great rest of your week.

Speaker speaker_2: You too. Bye now.

Speaker speaker_1: Bye.