

Transcript: Malcolm

Nash-5475993486573568-5289995834179584

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thanks for calling Benefits in a Card. This is Malcolm. How can I help you? Uh, yes, sir. I was calling... this is, uh, Jimmy and, uh, uh, I got a, a, a text, uh, I think today, uh, talking about that I have, uh, 30 days, uh, on- onto my first check to, uh, to apply for my, uh, my, uh, my, uh, benefits and I was just going to see, uh, what, like, the insurance and stuff would be. What staffing company you work for? Yes. It was... it's, uh, uh, Partners, uh, Staffing. What was the last four of your social? 6579. First name? Jimmy. Last name? Childs. For security purposes, can you verify your address and date of birth for me? 1645 Defer Road, Toccoa, Georgia, 30577. Uh, May the 17th, 1968. Thank you. So your phone number is 706-714-9648? Yes. And then your email is jleechilds1968@gmail.com? Yes. You... All right, so you want... You say you want to get information about the coverage plans? Y- yes. Uh, uh, I want to see what I would... see what it would cost me to, uh, to get, um, uh, like the, um, I guess like the, um, the, uh, the medical and vision if y'all have those. If y'all have those and what the amount of those are. Vision would be \$2.15 if it's just you. And then with med- With medical they offer you three different plans. Excuse me. The standard is \$17.66, the plus is \$31.61, and the prime is \$43.28. All three of these plans come with doctor's, hospitals, and prescriptions. The only difference between the three is whichever one you... With the VIP Plus it gives you a little more money and it covers more and then the Prime, it gives you more money than a Plus and it covers about the same. Um, uh, uh, let me see about the, uh, doing the Prime. Right. So the Prime will be \$43.28 and then the Vision will be \$2.15. Okay. Was there anything else that you were interested in? Um, well, do y'all have, uh... What about dental? Do y'all have dental? Yes, sir. Dental will be \$3.63. Uh, let me go ahead and throw that in there too, uh, while I'm at it. Okay. Was there anything else that you were interested in? Uh, no, sir. That should be it. All right, so with those three plans selected your total will be \$49.06. That'll be deducted weekly. Do you authorize your employer to make these deductions? Yes. Do you... Yes, sir. Thank you. All right, so I do have to let you know that these 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 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. All right, so the enrollment process does take one to two weeks. Once you see that first- Yeah, okay. ... deduction from your paycheck and we see it in our system, that following Monday is when your coverage will become active and your ID card- Okay. ... will take one to two weeks for an activat- activa- activation day. Okay. I do want to let you know with your medical card, if you wanted a physical copy, once your coverage becomes active, you will want to call in and request it. Otherwise, it's sent via email. Okay. Okay. All right. Was there

anything else I can help you with today, Mr. Jimmy? No, sir. That should do it. Okay. If there's nothing else, thanks for calling Benefits in a Card. Hope you have a great holiday, man. Okay. You too. Bye-bye. Thank you. 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 a Card. This is Malcolm. How can I help you?

Speaker speaker_2: Uh, yes, sir. I was calling... this is, uh, Jimmy and, uh, uh, I got a, a, a text, uh, I think today, uh, talking about that I have, uh, 30 days, uh, on- onto my first check to, uh, to apply for my, uh, my, uh, my, uh, benefits and I was just going to see, uh, what, like, the insurance and stuff would be.

Speaker speaker_1: What staffing company you work for?

Speaker speaker_2: Yes. It was... it's, uh, uh, Partners, uh, Staffing.

Speaker speaker_1: What was the last four of your social?

Speaker speaker_2: 6579.

Speaker speaker_1: First name?

Speaker speaker_2: Jimmy.

Speaker speaker_1: Last name?

Speaker speaker_2: Childs.

Speaker speaker_1: For security purposes, can you verify your address and date of birth for me?

Speaker speaker_2: 1645 Defer Road, Toccoa, Georgia, 30577. Uh, May the 17th, 1968.

Speaker speaker_1: Thank you. So your phone number is 706-714-9648?

Speaker speaker_2: Yes.

Speaker speaker_1: And then your email is jleechilds1968@gmail.com?

Speaker speaker_2: Yes.

Speaker speaker_1: You... All right, so you want... You say you want to get information about the coverage plans?

Speaker speaker_2: Y- yes. Uh, uh, I want to see what I would... see what it would cost me to, uh, to get, um, uh, like the, um, I guess like the, um, the, uh, the medical and vision if y'all have those. If y'all have those and what the amount of those are.

Speaker speaker_1: Vision would be \$2.15 if it's just you. And then with med- With medical they offer you three different plans. Excuse me. The standard is \$17.66, the plus is \$31.61, and the prime is \$43.28. All three of these plans come with doctor's, hospitals, and prescriptions. The only difference between the three is whichever one you... With the VIP Plus it gives you a little more money and it covers more and then the Prime, it gives you more money than a Plus and it covers about the same.

Speaker speaker_2: Um, uh, uh, let me see about the, uh, doing the Prime.

Speaker speaker_1: Right. So the Prime will be \$43.28 and then the Vision will be \$2.15.

Speaker speaker_2: Okay.

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

Speaker speaker_2: Um, well, do y'all have, uh... What about dental? Do y'all have dental?

Speaker speaker_1: Yes, sir. Dental will be \$3.63.

Speaker speaker_2: Uh, let me go ahead and throw that in there too, uh, while I'm at it.

Speaker speaker_1: Okay. Was there anything else that you were interested in?

Speaker speaker_2: Uh, no, sir. That should be it.

Speaker speaker_1: All right, so with those three plans selected your total will be \$49.06. That'll be deducted weekly. Do you authorize your employer to make these deductions?

Speaker speaker_2: Yes.

Speaker speaker_1: Do you...

Speaker speaker_2: Yes, sir.

Speaker speaker_1: Thank you. All right, so I do have to let you know that these 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 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_2: Okay.

Speaker speaker_1: All right, so the enrollment process does take one to two weeks. Once you see that first-

Speaker speaker_2: Yeah, okay.

Speaker speaker_1: ... deduction from your paycheck and we see it in our system, that following Monday is when your coverage will become active and your ID card-

Speaker speaker_2: Okay.

Speaker speaker_1: ... will take one to two weeks for an activat- activa- activation day.

Speaker speaker_2: Okay.

Speaker speaker_1: I do want to let you know with your medical card, if you wanted a physical copy, once your coverage becomes active, you will want to call in and request it. Otherwise, it's sent via email.

Speaker speaker_2: Okay. Okay.

Speaker speaker_1: All right. Was there anything else I can help you with today, Mr. Jimmy?

Speaker speaker_2: No, sir. That should do it.

Speaker speaker_1: Okay. If there's nothing else, thanks for calling Benefits in a Card. Hope you have a great holiday, man.

Speaker speaker_2: Okay. You too. Bye-bye.

Speaker speaker_1: Thank you. Bye.