

Transcript: Malcolm

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Full Transcript

... it's calling Benefits in the Card. This is Malcolm, how can I help you? Hello, um, my name is Elizabeth Rice, and I got a text message, um, saying that I was able to enroll for, um, benefits. Through Partners Personnel? I'm sorry? Was it through Partners Personnel? Um, through ATC Healthcare. ATC. All right. What does the text message say? Um, "Congratulations on your job with ATC. You have 30 days from your first paycheck to enroll. Call the benefits, um, to enroll before your vid- window closes." And then it gives the number. Okay. What's the last four of your social? 7980. And are you a brand new hire? Um, yeah. I've been working there for a little less than a month. What's your last name? R- uh, Rice, R-I-C-E. Okay. For security purposes, can you verify your address and date of birth for me? Mm-hmm. 105 West 39th Street, and then 12/20/2002. I need to see state and zip code as well. Oh, sorry. 21210. And the city and state? Baltimore, Maryland. Thank you. So we got a good phone number, 8- uh, 580-919-0746? Yes. And your email is elliemaygrimm@gmail.com? Yes, sir. Thank you. All right. So what type of coverage were you interested in getting enrolled into? Um, I'm just gonna be doing the one for, like, just the employee by myself, and I wanna do the, um, Stay Healthy Enhanced Plan. Mm-hmm. Um, and I... Let me see. I don't want to do any of the additional benefits. So you just want the EBC Enhanced and that's it? Mm-hmm. All right. So your total's going to be \$43.81. That'll be deducted weekly. Do you authorize your employer to make these deductions? Mm-hmm. Yes, sir. Yeah. All right. So I do have to let you know that your plan falls under Section 125. 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. All right. So 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 that following Monday is when your coverage will become active, and your ID cards are sent one to two weeks from the activation date. Thank you so much. No problem, Ms. Rice. Was there anything else I could help you with w- today? Uh, no, sir. Okay. If there's nothing else, thanks for calling Benefits in the Card. I hope you have a great rest of your day. Thank you. You, too. Thank you. Bye-bye.

Conversation Format

Speaker speaker_0: ... it's calling Benefits in the Card. This is Malcolm, how can I help you?

Speaker speaker_1: Hello, um, my name is Elizabeth Rice, and I got a text message, um, saying that I was able to enroll for, um, benefits.

Speaker speaker_0: Through Partners Personnel?

Speaker speaker_1: I'm sorry?

Speaker speaker_0: Was it through Partners Personnel?

Speaker speaker_1: Um, through ATC Healthcare.

Speaker speaker_0: ATC. All right. What does the text message say?

Speaker speaker_1: Um, "Congratulations on your job with ATC. You have 30 days from your first paycheck to enroll. Call the benefits, um, to enroll before your vid- window closes." And then it gives the number.

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

Speaker speaker_1: 7980.

Speaker speaker_0: And are you a brand new hire?

Speaker speaker_1: Um, yeah. I've been working there for a little less than a month.

Speaker speaker_0: What's your last name?

Speaker speaker_1: R- uh, Rice, R-I-C-E.

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

Speaker speaker_1: Mm-hmm. 105 West 39th Street, and then 12/20/2002.

Speaker speaker_0: I need to see state and zip code as well.

Speaker speaker_1: Oh, sorry. 21210.

Speaker speaker_0: And the city and state?

Speaker speaker_1: Baltimore, Maryland.

Speaker speaker_0: Thank you. So we got a good phone number, 8- uh, 580-919-0746?

Speaker speaker_1: Yes.

Speaker speaker_0: And your email is elliemaygrimmet@gmail.com?

Speaker speaker_1: Yes, sir.

Speaker speaker_0: Thank you. All right. So what type of coverage were you interested in getting enrolled into?

Speaker speaker_1: Um, I'm just gonna be doing the one for, like, just the employee by myself, and I wanna do the, um, Stay Healthy Enhanced Plan.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: Um, and I... Let me see. I don't want to do any of the additional benefits.

Speaker speaker_0: So you just want the EBC Enhanced and that's it?

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: All right. So your total's going to be \$43.81. That'll be deducted weekly. Do you authorize your employer to make these deductions?

Speaker speaker_1: Mm-hmm. Yes, sir.

Speaker speaker_0: Yeah. All right. So I do have to let you know that your plan falls under Section 125. 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.

Speaker speaker_0: All right. So 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 that following Monday is when your coverage will become active, and your ID cards are sent one to two weeks from the activation date.

Speaker speaker_1: Thank you so much.

Speaker speaker_0: No problem, Ms. Rice. Was there anything else I could help you with w-today?

Speaker speaker_1: Uh, no, sir.

Speaker speaker_0: Okay. If there's nothing else, thanks for calling Benefits in the Card. I hope you have a great rest of your day.

Speaker speaker_1: Thank you. You, too.

Speaker speaker_0: Thank you.

Speaker speaker_1: Bye-bye.