

Transcript: Malcolm

Nash-5793515567759360-5776049177280512

Full Transcript

Thanks for calling Benefits in the Car. This is Malcolm. How can I help you? Hey, how you doing? Um, I just got a text message saying that I'm gonna be enrolled into, um... I'm not even sure what they said. What's back, what company you work for? CarTune Staffing. So it's an automatic message congratulating you on getting the job and letting you know that you have 30 days to either get enrolled or decline the coverage, or you'll be auto-enrolled into the plans that they have to offer. Were you wanting to decline it? Yeah, I want to decline it. Um, I'm waiting on someone to c-contact me 'cause the only thing I wanted to do was the vision plan. All right. What's the last four of your social? 1768. First name? Aliada. Last name Smith. All right. For security purposes, can you verify your address and date of birth for me? 10901 Wrenstone Drive, Apartment 50277064, 09/21/1996. Thank you. So we got a good phone number, 786-862-4759. Yes, sir. 786-862-4759. And we got email at firstname.smith@yahoo.com? Yes, sir. All right. So you say you just wanna get enrolled into the d- the vision insurance? Just the, um, yeah, just the vision. She told me it was, what, \$2.50 every week? Yes, sir. So you only want the vision and that's it? That's it. That's the only thing I want on there. All right. Do you authorize your employer to meet these deductions? Yes, I'm authorizing my employer to meet the deductions of the vision, \$2.50 every week. Thank you. All right. Well, was there anything else for enrollment? Is there- Go ahead. Yeah, for the enrollment process, um, is there, um, a card that I'm gonna be able to access when I go to, uh- Yes, sir. Yes, sir. So the enrollment process takes one to two weeks. 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 your ID cards will send one to two weeks from the activation day. Okay. And then I do have to let you know that your 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- Uh-huh. ... you're not allowed to get unenrolled from these plans- Oh, no. ... unless you have a company open enrollment period- Oh, yeah. ... or you have a qualifying life event. Oh, that's good. Such as marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier. Um, pardon, I'm sorry. I didn't get that last little bit that you was, uh, stating. I'm sorry about that. I was saying your plans... No, you're fine. I was saying your plans fall under Section 125. Section 125 is an IRS regulation that allows you to get enrolled in these plans pre-tax. 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. No, um, only thing is, um, it's a temp agency. So I guess when I hire on, get hired on with the company, I don't know how that goes. Like, is it gonna... Yeah, and that would be something you would have to talk to CarTune Staffing about. I wouldn't have any information about your hire-on process. Okay.

Okay. Well, yeah, that's the only thing. I was just, um... I just have that, and, um, really, yeah, that's it. I'm just waiting, I'm waiting to get hired on with a company. So honestly, I probably could just wait. You, you don't have to enroll me. You could just, um, you could just exempt me from the benefits- Right. ... because I don't want it to be any issues where I owe or anything be in penalty. So I appreciate your assistance. Yeah, you could just exempt me from, um, benefits. So you just wanna decline it? Yeah, I- I'm, I'ma just wait for the three months when I get hired on with the company, and then I can just go whatever they have. All right. Well, was there anything else I could help you with today, Mr. Smith? No, s- no, sir. I gladly appreciate your service and assistance. You have a great day. You too, man. Thank you. You're welcome. Bye-bye. Bye.

Conversation Format

Speaker speaker_0: Thanks for calling Benefits in the Car. This is Malcolm. How can I help you?

Speaker speaker_1: Hey, how you doing? Um, I just got a text message saying that I'm gonna be enrolled into, um... I'm not even sure what they said.

Speaker speaker_0: What's back, what company you work for?

Speaker speaker_1: CarTune Staffing.

Speaker speaker_0: So it's an automatic message congratulating you on getting the job and letting you know that you have 30 days to either get enrolled or decline the coverage, or you'll be auto-enrolled into the plans that they have to offer. Were you wanting to decline it?

Speaker speaker_1: Yeah, I want to decline it. Um, I'm waiting on someone to c-contact me 'cause the only thing I wanted to do was the vision plan.

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

Speaker speaker_1: 1768.

Speaker speaker_0: First name?

Speaker speaker_1: Aliada. Last name Smith.

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

Speaker speaker_1: 10901 Wrenstone Drive, Apartment 50277064, 09/21/1996.

Speaker speaker_0: Thank you. So we got a good phone number, 786-862-4759.

Speaker speaker_1: Yes, sir. 786-862-4759.

Speaker speaker_0: And we got email at firstname.smith@yahoo.com?

Speaker speaker_1: Yes, sir.

Speaker speaker_0: All right. So you say you just wanna get enrolled into the d- the vision insurance?

Speaker speaker_1: Just the, um, yeah, just the vision. She told me it was, what, \$2.50 every week?

Speaker speaker_0: Yes, sir. So you only want the vision and that's it?

Speaker speaker_1: That's it. That's the only thing I want on there.

Speaker speaker_0: All right. Do you authorize your employer to meet these deductions?

Speaker speaker_1: Yes, I'm authorizing my employer to meet the deductions of the vision, \$2.50 every week.

Speaker speaker_0: Thank you. All right. Well, was there anything else for enrollment?

Speaker speaker_1: Is there-

Speaker speaker_0: Go ahead.

Speaker speaker_1: Yeah, for the enrollment process, um, is there, um, a card that I'm gonna be able to access when I go to, uh-

Speaker speaker_0: Yes, sir. Yes, sir. So the enrollment process takes one to two weeks. 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 your ID cards will send one to two weeks from the activation day.

Speaker speaker_1: Okay.

Speaker speaker_0: And then I do have to let you know that your 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-

Speaker speaker_1: Uh-huh.

Speaker speaker_0: ... you're not allowed to get unenrolled from these plans-

Speaker speaker_1: Oh, no.

Speaker speaker_0: ... unless you have a company open enrollment period-

Speaker speaker_1: Oh, yeah.

Speaker speaker_0: ... or you have a qualifying life event.

Speaker speaker_1: Oh, that's good.

Speaker speaker_0: Such as marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier.

Speaker speaker_1: Um, pardon, I'm sorry. I didn't get that last little bit that you was, uh, stating. I'm sorry about that.

Speaker speaker_0: I was saying your plans... No, you're fine. I was saying your plans fall under Section 125. Section 125 is an IRS regulation that allows you to get enrolled in these plans pre-tax. 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: No, um, only thing is, um, it's a temp agency. So I guess when I hire on, get hired on with the company, I don't know how that goes. Like, is it gonna...

Speaker speaker_0: Yeah, and that would be something you would have to talk to CarTune Staffing about. I wouldn't have any information about your hire-on process.

Speaker speaker_1: Okay. Okay. Well, yeah, that's the only thing. I was just, um... I just have that, and, um, really, yeah, that's it. I'm just waiting, I'm waiting to get hired on with a company. So honestly, I probably could just wait. You, you don't have to enroll me. You could just, um, you could just exempt me from the benefits-

Speaker speaker_0: Right.

Speaker speaker_1: ... because I don't want it to be any issues where I owe or anything be in penalty. So I appreciate your assistance. Yeah, you could just exempt me from, um, benefits.

Speaker speaker_0: So you just wanna decline it?

Speaker speaker_1: Yeah, I- I'm, I'ma just wait for the three months when I get hired on with the company, and then I can just go whatever they have.

Speaker speaker_0: All right. Well, was there anything else I could help you with today, Mr. Smith?

Speaker speaker_1: No, s- no, sir. I gladly appreciate your service and assistance. You have a great day.

Speaker speaker_0: You too, man. Thank you.

Speaker speaker_1: You're welcome. Bye-bye.

Speaker speaker_0: Bye.