

## Transcript: Malcolm

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### Full Transcript

... how can I help you? Uh, yes, sir. One second. Uh, yes, my name is Marlon Harper and I work with, uh, Partners Personnel. And, uh, they told me to contact you guys for, uh, insurance benefits and a card. Is that what this is? Yes, sir. What's the last four of your Social? 7088. First name? Marlon, M-A-R-L-O-N. Harper, H-A-R-P-E-R. All right, for security purposes can you verify your address and date of birth for me? Well, the address that I have, uh, probably on, on file when I started 'cause I just recently moved like five or six days ago. So you need that one or the new address? Um, I'm not sure. I mean, if I give you the new address, it probably ain't gonna come up, huh? I guess we can go with the old one. Okay, well, 2661 Balzac Drive. I need the city, state and zip code. Rabson 305... Say that again, sir? I need the city, state and zip code, as well and your date of birth. Rabson, Georgia 30517. Birth date June 15, 1965. Thank you. Good. Phone number is 561-7519. That's correct. Your email is marlonharper1965@mail.com? That's it, @mail. Okay. And what's, what's your new address? I can get that updated for you. Um, uh, shit. 1942... You said 1942? 19... Hold on a second, let me pull it up, hold on a second. Hold on a second. Hey, let me pull it up another way 'cause I just pulled up that's the point it was, uh, my daughter texted me, I know I got number, one second. I can barely hear you, sir. One second, I got you, hold on one sec. It's 1942, let me step out so don't make no noise and push in there because that nice property. It sounds like you're really far away from the phone, sir. I can barely hear you. Hello? Okay. Yeah, I was at work and I was in, I was in the warehouse and I need step out, do you still there? Yes, sir. I can just barely hear you- Hello? ... when you talk. Yes, sir. I know where it was, I w- I was inside the, I was inside a warehouse. I was trying to get where I could talk to you. Can you hear me now? Yes, sir. I need to turn the- Yes, sir. That, that's better. Okay, now what you need to hear? What you need- Yeah, what's your new address? I'm gonna update your address. Okay. 19, 19, 1942 Windsor Parks. Thanks for that. Windsor Park has the Dacula Church. I don't know where the zip code is. D-A-C-U-L-A. How do you spell... How do you spell... How do you spell the s- street name? You're breaking up. Windsor, W-I-N-D-S-O-R Park. W-I-N-Z- D. Wind, just like the wind blows. W-I-N-D-S-O-R Park. Windsor. You said W-I-N-G-O-R Park? W-I-N-D as in wind, S-O-R, Windsor. And is that a home or an apartment? It's a house. Are you in the city? Dacula, D-A-C-U-L-A, Georgia. You said D-A-C- U-L-A. Dacula. And the zip code? Say again? The zip code? I don't know the zip code. Just moved, I don't know the zip code. I'll probably, I can Google it real quick if you hold on. I can Google, see what Dacula zip code is. I was about to give you the zip code, that's fine. Okay. All right then, thank you, sir, 'cause I might end up hanging up on you. I definitely don't want to do that. All right, so were you wanting to get enrolled into the coverage? Yes, I do. But this is what I wanted to ask you guys. Okay, I'm already covered through Oscar, right? I don't know how this happened, but I was covered last year or sometime and I just found out

when I got ready to do my taxes this year that I had, someone had to submit some kind of tax papers claiming that I, I was insured last year. But anyways, I didn't know. So I've, I've used it this year, so I, it's only medical, so I'm good with my medical. I wondered could I just do, uh, dental and vision with you guys? So you just want to get the dental and vision? Yes, sir. Okay. But for my dental now I need something, I need something more than, you know, that basic for dental 'cause I'm, I'm trying to do, uh, uh, dentures. I know I'm gonna have to pay out of pocket some, but I don't, you know, I, I don't- You need- ... want that basic. So none of these plans are major medical plans?... like BlueCross BlueShield- Oh, for this? ... or UnitedHealthcare, all these plans are limited benefits plans. So what that means is the doctor or the member sends the claim to the insurance carrier and the carrier pays towards the claim up to a set dollar amount. And depending on the services rendered and the coverage, the remainder of that claim would be your responsibility. Okay. Well, that, that's fine. So what are you saying? So with the dental, I know it says preventative visits are covered at 100%, which may include your basic cleanings, checkups once per six months. Right. Basic dental work- Right. ... such as fillings or extractions, and X-rays, except for surgical extractions, will be covered at 80% once you've met your annual deductible of \$50 per person. And it says major services- Right. ... like crowns and orthodontcy are not covered, and the maximum this plan would pay per person a year is \$500. Okay, so if I was trying to, uh, do dentures, then you're saying that's, uh, I couldn't get them, because they don't cover it? Is that what you're, that what you're telling me? I don't know if it's covered or not because we're not the carrier, we're just the plan administrator. Okay, right, right. Uh, we're just getting enrolled. Uh- Okay, well, no. Well, I, I can always drop it. I can always drop it. Let me get the dental and the vision first. So they actually ha- have those plans 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- Mm-hmm. ... 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. Well, somebody told me as long as I do it with... I just started the job, so I had 30 days to, to apply. So I, I'm within the 30-day mark. Yes, sir. So you have 30 days to apply, but after those 30 days, uh, since you're under Section 125, you would not be able to cancel after those 30 days. You can do anything within those 30 days, but after those 30 days, if you're on Section 125, you can't cancel unless you have a company open enrollment period, or a QLE. Okay, so I can still... I can still get the plan though, right? Yes, sir. You're eligible to get all the plans- Just forget I, just forget I said... Just forget I said anything about canceling. Let's, let's go, let's move forward. Can I... Am I available- Yeah. ... for this dental and the vision? Yeah, so the dental- Because I'm at work. I'm trying to make this as quick as possible. Yeah, the dental is \$3.53. The dental? The vision is \$2.15. Let's run it then, man. I'll find out what, what I'm asking for once I, you know, once I go to the dentist. But as of now, there's probably no problem. All right. So the enrollment process takes one to two weeks once you see that first deduction- Mm-hmm. ... from your paycheck and we see it in our system, that following Monday is when your coverage will become active. Your ID cards will take one to two weeks from that activation date. Okay. And what address do you have again, sir? I just want to make sure. The 1942 Windsor Park, Nakula, Georgia, 30019. Okay. What I'm probably gonna have to do, sir, because I live with my, with my, with my adult daughter, but I don't know how long this is gonna last. So what I'm probably gonna do, call you guys back, or, or some other kind of way.

I'm gonna get a PO box. That way, if she moves, I move, I won't have to be running back over Atlanta trying to get my mail. But right now- Yeah, you don't have to- ... that's the address that I'm at. Yeah, that's the, that's the address I'm gonna use right now. But as soon as I, uh, get this PO box, I'mma, I'mma update it. Okay. So, so I'm just waiting on that? Just here waiting for... So it starts processing today. Um... Right, okay. Once you see... And it takes one to two weeks for the enrollment process. Once you see that first deduction- Okay. ... 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- Okay. ... two weeks from that activation date. So you have some... You have- I got that. And I'll- ... just give us a couple weeks. Okay, yeah. I'll get it updated by then. All right. Well, was there anything else I could help you with today, Mr. Harper? No, no, sir. You did a great job. I appreciate it, sir. No problem. Thanks for calling Benefits in the Car. I hope you have a great rest of your week, man. Same to you, man. Bye-bye. Thank you. Bye.

## Conversation Format

Speaker speaker\_0: ... how can I help you?

Speaker speaker\_1: Uh, yes, sir. One second. Uh, yes, my name is Marlon Harper and I work with, uh, Partners Personnel. And, uh, they told me to contact you guys for, uh, insurance benefits and a card. Is that what this is?

Speaker speaker\_0: Yes, sir. What's the last four of your Social?

Speaker speaker\_1: 7088.

Speaker speaker\_0: First name?

Speaker speaker\_1: Marlon, M-A-R-L-O-N. Harper, H-A-R-P-E-R.

Speaker speaker\_0: All right, for security purposes can you verify your address and date of birth for me?

Speaker speaker\_1: Well, the address that I have, uh, probably on, on file when I started 'cause I just recently moved like five or six days ago. So you need that one or the new address?

Speaker speaker\_0: Um, I'm not sure.

Speaker speaker\_1: I mean, if I give you the new address, it probably ain't gonna come up, huh?

Speaker speaker\_0: I guess we can go with the old one.

Speaker speaker\_1: Okay, well, 2661 Balzac Drive.

Speaker speaker\_0: I need the city, state and zip code.

Speaker speaker\_1: Rabson 305... Say that again, sir?

Speaker speaker\_0: I need the city, state and zip code, as well and your date of birth.

Speaker speaker\_1: Rabson, Georgia 30517. Birth date June 15, 1965.

Speaker speaker\_0: Thank you. Good. Phone number is 561-7519.

Speaker speaker\_1: That's correct.

Speaker speaker\_0: Your email is marlonharper1965@mail.com?

Speaker speaker\_1: That's it, @mail.

Speaker speaker\_0: Okay. And what's, what's your new address? I can get that updated for you.

Speaker speaker\_1: Um, uh, shit. 1942...

Speaker speaker\_0: You said 1942?

Speaker speaker\_1: 19... Hold on a second, let me pull it up, hold on a second. Hold on a second. Hey, let me pull it up another way 'cause I just pulled up that's the point it was, uh, my daughter texted me, I know I got number, one second.

Speaker speaker\_0: I can barely hear you, sir.

Speaker speaker\_1: One second, I got you, hold on one sec. It's 1942, let me step out so don't make no noise and push in there because that nice property.

Speaker speaker\_0: It sounds like you're really far away from the phone, sir. I can barely hear you. Hello?

Speaker speaker\_1: Okay. Yeah, I was at work and I was in, I was in the warehouse and I need step out, do you still there?

Speaker speaker\_0: Yes, sir. I can just barely hear you-

Speaker speaker\_1: Hello?

Speaker speaker\_0: ... when you talk. Yes, sir.

Speaker speaker\_1: I know where it was, I w- I was inside the, I was inside a warehouse. I was trying to get where I could talk to you. Can you hear me now?

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: I need to turn the-

Speaker speaker\_0: Yes, sir. That, that's better.

Speaker speaker\_1: Okay, now what you need to hear? What you need-

Speaker speaker\_0: Yeah, what's your new address? I'm gonna update your address.

Speaker speaker\_1: Okay. 19, 19, 1942 Windsor Parks.

Speaker speaker\_0: Thanks for that.

Speaker speaker\_1: Windsor Park has the Dacula Church. I don't know where the zip code is. D-A-C-U-L-A.

Speaker speaker\_0: How do you spell... How do you spell... How do you spell the s- street name? You're breaking up.

Speaker speaker\_1: Windsor, W-I-N-D-S-O-R Park.

Speaker speaker\_0: W-I-N-Z-

Speaker speaker\_1: D. Wind, just like the wind blows. W-I-N-D-S-O-R Park. Windsor.

Speaker speaker\_0: You said W-I-N-G-O-R Park?

Speaker speaker\_1: W-I-N-D as in wind, S-O-R, Windsor.

Speaker speaker\_0: And is that a home or an apartment?

Speaker speaker\_1: It's a house.

Speaker speaker\_0: Are you in the city?

Speaker speaker\_1: Dacula, D-A-C-U-L-A, Georgia.

Speaker speaker\_0: You said D-A-C-

Speaker speaker\_1: U-L-A. Dacula.

Speaker speaker\_0: And the zip code?

Speaker speaker\_1: Say again?

Speaker speaker\_0: The zip code?

Speaker speaker\_1: I don't know the zip code. Just moved, I don't know the zip code. I'll probably, I can Google it real quick if you hold on. I can Google, see what Dacula zip code is.

Speaker speaker\_0: I was about to give you the zip code, that's fine.

Speaker speaker\_1: Okay. All right then, thank you, sir, 'cause I might end up hanging up on you. I definitely don't want to do that.

Speaker speaker\_0: All right, so were you wanting to get enrolled into the coverage?

Speaker speaker\_1: Yes, I do. But this is what I wanted to ask you guys. Okay, I'm already covered through Oscar, right? I don't know how this happened, but I was covered last year or sometime and I just found out when I got ready to do my taxes this year that I had, someone had to submit some kind of tax papers claiming that I, I was insured last year. But anyways, I didn't know. So I've, I've used it this year, so I, it's only medical, so I'm good with my medical. I wondered could I just do, uh, dental and vision with you guys?

Speaker speaker\_0: So you just want to get the dental and vision?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_0: Okay.

Speaker speaker\_1: But for my dental now I need something, I need something more than, you know, that basic for dental 'cause I'm, I'm trying to do, uh, uh, dentures. I know I'm gonna have to pay out of pocket some, but I don't, you know, I, I don't-

Speaker speaker\_0: You need-

Speaker speaker\_1: ... want that basic.

Speaker speaker\_0: So none of these plans are major medical plans?... like BlueCross BlueShield-

Speaker speaker\_1: Oh, for this?

Speaker speaker\_0: ... or UnitedHealthcare, all these plans are limited benefits plans. So what that means is the doctor or the member sends the claim to the insurance carrier and the carrier pays towards the claim up to a set dollar amount. And depending on the services rendered and the coverage, the remainder of that claim would be your responsibility.

Speaker speaker\_1: Okay. Well, that, that's fine. So what are you saying?

Speaker speaker\_0: So with the dental, I know it says preventative visits are covered at 100%, which may include your basic cleanings, checkups once per six months.

Speaker speaker\_1: Right.

Speaker speaker\_0: Basic dental work-

Speaker speaker\_1: Right.

Speaker speaker\_0: ... such as fillings or extractions, and X-rays, except for surgical extractions, will be covered at 80% once you've met your annual deductible of \$50 per person. And it says major services-

Speaker speaker\_1: Right.

Speaker speaker\_0: ... like crowns and orthodontcy are not covered, and the maximum this plan would pay per person a year is \$500.

Speaker speaker\_1: Okay, so if I was trying to, uh, do dentures, then you're saying that's, uh, I couldn't get them, because they don't cover it? Is that what you're, that what you're telling me?

Speaker speaker\_0: I don't know if it's covered or not because we're not the carrier, we're just the plan administrator.

Speaker speaker\_1: Okay, right, right.

Speaker speaker\_0: Uh, we're just getting enrolled. Uh-

Speaker speaker\_1: Okay, well, no. Well, I, I can always drop it. I can always drop it. Let me get the dental and the vision first.

Speaker speaker\_0: So they actually ha- have those plans 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-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... 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: Well, somebody told me as long as I do it with... I just started the job, so I had 30 days to, to apply. So I, I'm within the 30-day mark.

Speaker speaker\_0: Yes, sir. So you have 30 days to apply, but after those 30 days, uh, since you're under Section 125, you would not be able to cancel after those 30 days. You can do anything within those 30 days, but after those 30 days, if you're on Section 125, you can't cancel unless you have a company open enrollment period, or a QLE.

Speaker speaker\_1: Okay, so I can still... I can still get the plan though, right?

Speaker speaker\_0: Yes, sir. You're eligible to get all the plans-

Speaker speaker\_1: Just forget I, just forget I said... Just forget I said anything about canceling. Let's, let's go, let's move forward. Can I... Am I available-

Speaker speaker\_0: Yeah.

Speaker speaker\_1: ... for this dental and the vision?

Speaker speaker\_0: Yeah, so the dental-

Speaker speaker\_1: Because I'm at work. I'm trying to make this as quick as possible.

Speaker speaker\_0: Yeah, the dental is \$3.53.

Speaker speaker\_1: The dental?

Speaker speaker\_0: The vision is \$2.15.

Speaker speaker\_1: Let's run it then, man. I'll find out what, what I'm asking for once I, you know, once I go to the dentist. But as of now, there's probably no problem.

Speaker speaker\_0: All right. So the enrollment process takes one to two weeks once you see that first deduction-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: ... from your paycheck and we see it in our system, that following Monday is when your coverage will become active. Your ID cards will take one to two weeks from that activation date.

Speaker speaker\_1: Okay. And what address do you have again, sir? I just want to make sure.

Speaker speaker\_0: The 1942 Windsor Park, Nakula, Georgia, 30019.

Speaker speaker\_1: Okay. What I'm probably gonna have to do, sir, because I live with my, with my, with my adult daughter, but I don't know how long this is gonna last. So what I'm probably gonna do, call you guys back, or, or some other kind of way. I'm gonna get a PO box. That way, if she moves, I move, I won't have to be running back over Atlanta trying to get my mail. But right now-

Speaker speaker\_0: Yeah, you don't have to-

Speaker speaker\_1: ... that's the address that I'm at. Yeah, that's the, that's the address I'm gonna use right now. But as soon as I, uh, get this PO box, I'mma, I'mma update it.

Speaker speaker\_0: Okay.

Speaker speaker\_1: So, so I'm just waiting on that? Just here waiting for...

Speaker speaker\_0: So it starts processing today. Um...

Speaker speaker\_1: Right, okay.

Speaker speaker\_0: Once you see... And it takes one to two weeks for the enrollment process. Once you see that first deduction-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... 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-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... two weeks from that activation date. So you have some... You have-

Speaker speaker\_1: I got that. And I'll-

Speaker speaker\_0: ... just give us a couple weeks.

Speaker speaker\_1: Okay, yeah. I'll get it updated by then.

Speaker speaker\_0: All right. Well, was there anything else I could help you with today, Mr. Harper?

Speaker speaker\_1: No, no, sir. You did a great job. I appreciate it, sir.

Speaker speaker\_0: No problem. Thanks for calling Benefits in the Car. I hope you have a great rest of your week, man.

Speaker speaker\_1: Same to you, man. Bye-bye.

Speaker speaker\_0: Thank you. Bye.