

Transcript: Malcolm

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Full Transcript

Thanks for calling Benefits in the Car. This is Malcolm. How can I help you? Yes, hi. Uh, I'm doing... uh, I'm doing all right. How are you doing? Uh, um, I'm calling about, um... Hello? Yes, sir. How can I help you? Yes, I'm calling because I know that I had, um, like, time running up to enroll for the insurance benefits. What staffing company do you work for? Huh? What staffing company do you work for? Hardness Personnel. And you're saying you want to get enrolled, or you want to see if, if you have coverage? No, I wanna... I wanna see, uh, about getting enrolled. All right. What's the last four of your social? 4755. First name? Aldanza. Last name? Ambrose. For security purposes, can you verify your address and date of birth for me? Address, 205 Wynn Road, Greensboro, North Carolina. My date of birth, January 15th, 1985. Okay. So, yeah, your phone number, 848-336-2310? Yes. And your email is ambrosealden-aldanza@yahoo.com? Yes. Yeah. So, yeah, you still have time to get enrolled. What plans were you interested in getting enrolled into? I really just want... um, I'm mainly just looking for a dental plan. So the dental plan would be \$3.63, and that'd be deducted weekly. Well, that's cool. So you weren't interested in anything else? You just wanted the dental? Yeah, the dental. Okay, so do you know that your coworkers- Now, my coworkers... Huh? Go ahead. Now, um, I'm getting that, but I had a few, a few questions for my, um, my, uh, one of my coworkers. Um, they want, they want insurance, um, for their son, but they want to see how much it, it is deducted weekly. It depends on what they get enrolled into, but the employee plus child coverage is more than just employee only. All right. Is there a way he could just get child coverage and not employee coverage? No, sir. He- All right, cool. I'll let him know. He has to be checking the aptitudes as well in order for them to get- All right, I will let him know. Okay, I will let him know. Now, um, is it a ni- is it a website where he can view the, um, plans to choose from? Um, not with Personnel, but I can... They have benefits guides. I could send you to send it to them. Yeah. Or they can send... Yeah. They could call in and request the benefits guide- That would work. ... being sent to his house. That, that would work if you send it to me, or I'll send it to them. Uh, um, do they speak, um, Spanish? But I know I definitely want the, um, the dental in mine. I'm ready if y'all can do that. Okay. 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-taxed, 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 deduction from your paycheck and we see it in our system that following Monday's when your coverage will become active, and your ID cards are shipped one to two weeks from the activation date. Okay, thanks a lot. No problem. So, do I need to send you a Spanish version of the benefits

guide, or does m- you speak English? You can send me the, um... Is it where you can send both? Mm-hmm. Actually, I just sent those benefits guide to your email. It'll be that on file. Okay, well... Is there anything else I can help you with today, Mr. Ambrose? No, that's it. What is the limit, the limit day for that? Um, what's, what's the li- what's the last day that we have to enroll? You have 30 days from the date you received your first paycheck to get enrolled. With you, yours was on the 17th, so you would have, uh, 'til Monday. So, like three more days? Okay. Wednesday, deadline, Monday. That's for you, sir. That's for you. That's for you specifically. Everybody has 30 days from the date they receive their first paycheck to get enrolled into coverage. It's considered their personal open enrollment period. Look, I know man, um, I know a man in the cohort I'm talking about. We started the same day. We got our first paycheck the same day. Okay. Well, was there anything else I can help you with, Mr. Ambrose? No, that's it. All right. Thanks for calling Benefits in the Car. I hope you have a great weekend, man. All right, thanks a lot. You too. No problem. Thank you. What is it- You're welcome. Oh, man. I'm gonna send you... It's different ones. You gotta pick.

Conversation Format

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

Speaker speaker_1: Yes, hi. Uh, I'm doing... uh, I'm doing all right. How are you doing? Uh, um, I'm calling about, um... Hello?

Speaker speaker_0: Yes, sir. How can I help you?

Speaker speaker_1: Yes, I'm calling because I know that I had, um, like, time running up to enroll for the insurance benefits.

Speaker speaker_0: What staffing company do you work for?

Speaker speaker_1: Huh?

Speaker speaker_0: What staffing company do you work for?

Speaker speaker_1: Hardness Personnel.

Speaker speaker_0: And you're saying you want to get enrolled, or you want to see if, if you have coverage?

Speaker speaker_1: No, I wanna... I wanna see, uh, about getting enrolled.

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

Speaker speaker_1: 4755.

Speaker speaker_0: First name?

Speaker speaker_1: Aldanza.

Speaker speaker_0: Last name?

Speaker speaker_1: Ambrose.

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

Speaker speaker_1: Address, 205 Wynn Road, Greensboro, North Carolina. My date of birth, January 15th, 1985.

Speaker speaker_0: Okay. So, yeah, your phone number, 848-336-2310?

Speaker speaker_1: Yes.

Speaker speaker_0: And your email is ambrosealden-aldanza@yahoo.com?

Speaker speaker_1: Yes.

Speaker speaker_0: Yeah. So, yeah, you still have time to get enrolled. What plans were you interested in getting enrolled into?

Speaker speaker_1: I really just want... um, I'm mainly just looking for a dental plan.

Speaker speaker_0: So the dental plan would be \$3.63, and that'd be deducted weekly.

Speaker speaker_1: Well, that's cool.

Speaker speaker_0: So you weren't interested in anything else? You just wanted the dental?

Speaker speaker_1: Yeah, the dental.

Speaker speaker_0: Okay, so do you know that your coworkers-

Speaker speaker_1: Now, my coworkers... Huh?

Speaker speaker_0: Go ahead.

Speaker speaker_1: Now, um, I'm getting that, but I had a few, a few questions for my, um, my, uh, one of my coworkers. Um, they want, they want insurance, um, for their son, but they want to see how much it, it is deducted weekly.

Speaker speaker_0: It depends on what they get enrolled into, but the employee plus child coverage is more than just employee only.

Speaker speaker_1: All right. Is there a way he could just get child coverage and not employee coverage?

Speaker speaker_0: No, sir. He-

Speaker speaker_1: All right, cool. I'll let him know.

Speaker speaker_0: He has to be checking the aptitudes as well in order for them to get-

Speaker speaker_1: All right, I will let him know. Okay, I will let him know. Now, um, is it a ni- is it a website where he can view the, um, plans to choose from?

Speaker speaker_0: Um, not with Personnel, but I can... They have benefits guides. I could send you to send it to them.

Speaker speaker_1: Yeah.

Speaker speaker_0: Or they can send...

Speaker speaker_1: Yeah.

Speaker speaker_0: They could call in and request the benefits guide-

Speaker speaker_1: That would work.

Speaker speaker_0: ... being sent to his house.

Speaker speaker_1: That, that would work if you send it to me, or I'll send it to them. Uh, um, do they speak, um, Spanish? But I know I definitely want the, um, the dental in mine. I'm ready if y'all can do that.

Speaker speaker_0: Okay. 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-taxed, 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 you see that first deduction from your paycheck and we see it in our system that following Monday's when your coverage will become active, and your ID cards are shipped one to two weeks from the activation date.

Speaker speaker_1: Okay, thanks a lot.

Speaker speaker_0: No problem. So, do I need to send you a Spanish version of the benefits guide, or does m- you speak English?

Speaker speaker_1: You can send me the, um... Is it where you can send both?

Speaker speaker_0: Mm-hmm. Actually, I just sent those benefits guide to your email. It'll be that on file.

Speaker speaker_1: Okay, well...

Speaker speaker_0: Is there anything else I can help you with today, Mr. Ambrose?

Speaker speaker_1: No, that's it.

Speaker speaker_2: What is the limit, the limit day for that?

Speaker speaker_1: Um, what's, what's the li- what's the last day that we have to enroll?

Speaker speaker_0: You have 30 days from the date you received your first paycheck to get enrolled. With you, yours was on the 17th, so you would have, uh, 'til Monday.

Speaker speaker_1: So, like three more days? Okay. Wednesday, deadline, Monday.

Speaker speaker_0: That's for you, sir. That's for you. That's for you specifically. Everybody has 30 days from the date they receive their first paycheck to get enrolled into coverage. It's considered their personal open enrollment period.

Speaker speaker_1: Look, I know man, um, I know a man in the cohort I'm talking about. We started the same day. We got our first paycheck the same day.

Speaker speaker_0: Okay. Well, was there anything else I can help you with, Mr. Ambrose?

Speaker speaker_1: No, that's it.

Speaker speaker_0: All right. Thanks for calling Benefits in the Car. I hope you have a great weekend, man.

Speaker speaker_1: All right, thanks a lot. You too.

Speaker speaker_0: No problem. Thank you.

Speaker speaker_1: What is it-

Speaker speaker_0: You're welcome.

Speaker speaker_2: Oh, man. I'm gonna send you... It's different ones. You gotta pick.