

Transcript: Malcolm

Nash-6576037487493120-6502102645391360

Full Transcript

Thanks for calling Benefits in a Car. This is Malcolm. How can I help you? How you doing, Malcolm? My name is Chance Kirk and, um, I was trying to start my benefits. All right. And what staffing company do you work for? I work for, um, uh, American Sort, Corp Staffing. American Staff Corp? Yes, sir. Give me one moment. Yes, sir. What's the last four of your social? 8931. First name? Chance Kirk. So you're a brand new liar? Yes. Right. So I'm gonna have to add you in the system. Just to clarify, you said your last four n- last four is 8931? Yes, 8931. All right, so I'm gonna have to add you in the system. What's your full social? 44115 8931. You said 44115 8931? Yes, sir. Wow. Hey, what's your first name? Chance, C-H-A-N-C-E. C-H-A-N-C-E. Last name? Kirk. K-I-R-K. You say K-I-R-K? K-I-R-K. Okay, and your address? Can you say that one more time? Your full add- your address? Yes. 2820 General Perishing Boulevard. General Perishing? Yes, General Perishing. Please spell that. General, G-E-N-E-R-A-L, and then perishing, P-E-R, P-E-R-I-S-H-I-N-G. You say on Boulevard? Yes, Boulevard. You said general was with a J instead of a G? G, G, general. Okay. A C? And then perishing with a P. Is it in a city? Yes, Oklahoma City. In the state? Oklahoma, then the door number is E103. You said the door number? Yes, it's E103. Is that an apartment number you mean? Yes. Dad! And the ZIP code? Mom! 73107. You said 73107? Yes. Date of birth? 09/25/2000. You said '05, you said 09/25/2000? Yes. All right. Email? Email is kirkchance3@gmail.com. And phone number? 572-206-0102. You said 572-206-0102? Yes. Thank you. All right, what type of coverage were you wanting to get enrolled into? Dad! Dad! Dad! Uh, dental. Run, run, run. And what else? Uh, that's it. Dental. So you just wanted dental and that's it? Yes. So your total will be \$3.63. That'll be deducted weekly. Do you authorize your employer to make these deductions? Okay. And does that kick in instantly? No, sir. It takes one to two weeks for the enrollment process, so 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. Okay. Okay. And, um, do you guys got like... Is it good benefits, like, like for the dentist? Like if I wanted to like, you know, get a, uh, checkup, cleanup, or get my braces, like does it cover it good? So, so this plan is, it says preventative visits are covered at 100%, which may include your basic cleanings, checkups and X-rays once per six months, basic dental work such as fillings or extractions except for surgical extractions will be covered at 80% once you've met your annual deductible of \$50 per person. Any major services like crowns or orthodontia are not covered and the maximum this plan will pay per person is \$500 a year. Okay. What about braces? I wouldn't be able to tell you, sir, 'cause we're not the carrier. We're just the plan administrator. Okay. Okay. Okay. Appreciate you. Appreciate you. No problem, Mr. Chance. I do have to let you know that your plans fall 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 where you have a qualifying life event, such as marriage and divorce, having or adopting a child, or gaining or losing coverage from another carrier. Okay. Okay. All right. Well, was there anything else I can help you with today, Mr. Chance? No, sir. That's it. If there's nothing else- Thank you so much. No problem. Thanks for calling Benefits in a Car, though. You have a great rest of your week, man. Yes sir. You too. Thank you. Yep.

Conversation Format

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

Speaker speaker_1: How you doing, Malcolm? My name is Chance Kirk and, um, I was trying to start my benefits.

Speaker speaker_0: All right. And what staffing company do you work for?

Speaker speaker_1: I work for, um, uh, American Sort, Corp Staffing.

Speaker speaker_0: American Staff Corp?

Speaker speaker_1: Yes, sir.

Speaker speaker_0: Give me one moment.

Speaker speaker_1: Yes, sir.

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

Speaker speaker_1: 8931.

Speaker speaker_0: First name?

Speaker speaker_1: Chance Kirk.

Speaker speaker_0: So you're a brand new liar?

Speaker speaker_1: Yes.

Speaker speaker_0: Right. So I'm gonna have to add you in the system. Just to clarify, you said your last four n- last four is 8931?

Speaker speaker_1: Yes, 8931.

Speaker speaker_0: All right, so I'm gonna have to add you in the system. What's your full social?

Speaker speaker_1: 44115 8931.

Speaker speaker_0: You said 44115 8931?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Wow.

Speaker speaker_0: Hey, what's your first name?

Speaker speaker_1: Chance, C-H-A-N-C-E.

Speaker speaker_0: C-H-A-N-C-E. Last name?

Speaker speaker_1: Kirk. K-I-R-K.

Speaker speaker_0: You say K-I-R-K?

Speaker speaker_1: K-I-R-K.

Speaker speaker_0: Okay, and your address?

Speaker speaker_1: Can you say that one more time?

Speaker speaker_0: Your full add- your address?

Speaker speaker_1: Yes. 2820 General Perishing Boulevard.

Speaker speaker_0: General Perishing?

Speaker speaker_1: Yes, General Perishing.

Speaker speaker_0: Please spell that.

Speaker speaker_1: General, G-E-N-E-R-A-L, and then perishing, P-E-R, P-E-R-I-S-H-I-N-G.

Speaker speaker_0: You say on Boulevard?

Speaker speaker_1: Yes, Boulevard.

Speaker speaker_0: You said general was with a J instead of a G?

Speaker speaker_1: G, G, general.

Speaker speaker_0: Okay. A C?

Speaker speaker_1: And then perishing with a P.

Speaker speaker_0: Is it in a city?

Speaker speaker_1: Yes, Oklahoma City.

Speaker speaker_0: In the state?

Speaker speaker_1: Oklahoma, then the door number is E103.

Speaker speaker_0: You said the door number?

Speaker speaker_1: Yes, it's E103.

Speaker speaker_0: Is that an apartment number you mean?

Speaker speaker_1: Yes.

Speaker speaker_2: Dad!

Speaker speaker_0: And the ZIP code?

Speaker speaker_2: Mom!

Speaker speaker_1: 73107.

Speaker speaker_0: You said 73107?

Speaker speaker_1: Yes.

Speaker speaker_0: Date of birth?

Speaker speaker_1: 09/25/2000.

Speaker speaker_0: You said '05, you said 09/25/2000?

Speaker speaker_1: Yes.

Speaker speaker_0: All right. Email?

Speaker speaker_1: Email is kirkchance3@gmail.com.

Speaker speaker_0: And phone number?

Speaker speaker_1: 572-206-0102.

Speaker speaker_0: You said 572-206-0102?

Speaker speaker_1: Yes.

Speaker speaker_0: Thank you. All right, what type of coverage were you wanting to get enrolled into?

Speaker speaker_2: Dad! Dad! Dad!

Speaker speaker_1: Uh, dental.

Speaker speaker_2: Run, run, run.

Speaker speaker_0: And what else?

Speaker speaker_1: Uh, that's it. Dental.

Speaker speaker_0: So you just wanted dental and that's it?

Speaker speaker_1: Yes.

Speaker speaker_0: So your total will be \$3.63. That'll be deducted weekly. Do you authorize your employer to make these deductions?

Speaker speaker_1: Okay. And does that kick in instantly?

Speaker speaker_0: No, sir. It takes one to two weeks for the enrollment process, so 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.

Speaker speaker_1: Okay. Okay. And, um, do you guys got like... Is it good benefits, like, like for the dentist? Like if I wanted to like, you know, get a, uh, checkup, cleanup, or get my braces, like does it cover it good?

Speaker speaker_0: So, so this plan is, it says preventative visits are covered at 100%, which may include your basic cleanings, checkups and X-rays once per six months, basic dental work such as fillings or extractions except for surgical extractions will be covered at 80% once you've met your annual deductible of \$50 per person. Any major services like crowns or orthodontia are not covered and the maximum this plan will pay per person is \$500 a year.

Speaker speaker_1: Okay. What about braces?

Speaker speaker_0: I wouldn't be able to tell you, sir, 'cause we're not the carrier. We're just the plan administrator.

Speaker speaker_1: Okay. Okay. Okay. Appreciate you. Appreciate you.

Speaker speaker_0: No problem, Mr. Chance. I do have to let you know that your plans fall 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 where you have a qualifying life event, such as marriage and divorce, having or adopting a child, or gaining or losing coverage from another carrier.

Speaker speaker_1: Okay. Okay.

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

Speaker speaker_1: No, sir. That's it.

Speaker speaker_0: If there's nothing else-

Speaker speaker_1: Thank you so much.

Speaker speaker_0: No problem. Thanks for calling Benefits in a Car, though. You have a great rest of your week, man.

Speaker speaker_1: Yes sir. You too.

Speaker speaker_0: Thank you.

Speaker speaker_1: Yep.