

Transcript: Malcolm

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thanks for calling Benefits in the Car. This is Malcolm, how can I help you? Hi, um, my name is, um, K John Galloway. I, um, I got a message from, um, about enrolling in my EITC benefits. Okay. Well, you wanna get enrolled or you just asking that question? No, I wanna get enrolled. What's the last four of your social? Um, six, one, seven, six. And what was your first name? K John. For security purposes, can you verify your address and date of birth for me? 17 Murray Lane, Coram, New York and June 8th, 1998. Okay, so we got your phone number, 631-538- I'm sorry, I didn't hear you. 6540, is that what you said? Yes, sir. Um, yes. Yeah, that's it. And the email is kgomboss@hotmail.com? Yes, sir. All right. What type of coverage were you interested in getting enrolled in? Um, I'm not really too sure about, like, the, the plans. That's, that's the thing, like, probably, like, something, like, basic. I'm, I'm not really too sure. All right, so they offer you medical, free RX, dental, short-term disability, life insurance, vision, critical illness, group accident, preventative care, behavior health, and ID experts. Um, probably like basic, like, health, like, health insurance or whatever. Yeah, basic health insurance and, um, mm, yeah, that's fine. Just a basic health insurance because I wanna start going to the doctor. All right, for medical they offer you two different plans, the VIP+ and the VIP plan. Th- both plans cover doctors, hospitals, and prescriptions. The only difference between the two is the Prime covers more than the Plus. The Plus is \$31.71 and the Prime is \$43.41. Um, we could just do the, the 30. Right. And that doesn't include dental or vision or anything else. Were you interested in the dental or vision as well? Oh, it doesn't include dental? No, yeah, I need, I need dental. Let's just, let's do the dental. So you just want medical and dental, and that's it? Yeah, medical and dental. So right now your total will be \$35.35. That'll be deducted weekly. Did you want to get the preventative care as well? Because that is not included in the medical. Can you... I'm sorry, can you explain to me what the preventive care is? It's for, like, wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative care services. That's not included in the VIP plan. Um, yeah, add that in. Might as well. All right, so with those three plans selected your total will be \$51.35. That'll be deducted weekly. Do you authorize your employer to make these deductions? Mm. Let me think. I'm trying to... Hold on, let me look, 'cause I already have a second job so I want to make sure I'm not already having benefits from s- from a job and I don't need two benefits if I already have it. You can actually take the preventative one out, now that I'm thinking about it. All right. So you just want the medical and the dental, and that's it? Yeah, that works. Yeah. All right, so the total will be \$35.35. Do you authorize your employer to make these deductions? Yes, sir. Thank you. All right. So then I do have to let you know that your medical plan falls under Section 125. Section 125 is the IRS regulation that allows you to get enrolled in these plans pre-tax. If 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, which is right now, 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 will take 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 then your ID card will be sent one to two weeks from the activation date. Perfect. Sounds good. All right. Now, if you wanted a physical copy of your medical card, you want to call and request it once your coverage becomes active. Otherwise, it's only sent via email. All right. No problem. All right. Well, is there anything else that I can help you with today? Um, no, that's it. Thank you. No problem, Ms. Galloway. If there's nothing else... I mean, Mr. Galloway, if there's nothing else, thanks for calling Benefits in the Car. I hope you have a great rest of your week. Thank you. You too. Thank you.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thanks for calling Benefits in the Car. This is Malcolm, how can I help you?

Speaker speaker_2: Hi, um, my name is, um, K John Galloway. I, um, I got a message from, um, about enrolling in my EITC benefits.

Speaker speaker_1: Okay. Well, you wanna get enrolled or you just asking that question?

Speaker speaker_2: No, I wanna get enrolled.

Speaker speaker_1: What's the last four of your social?

Speaker speaker_2: Um, six, one, seven, six.

Speaker speaker_1: And what was your first name?

Speaker speaker_2: K John.

Speaker speaker_1: For security purposes, can you verify your address and date of birth for me?

Speaker speaker_2: 17 Murray Lane, Coram, New York and June 8th, 1998.

Speaker speaker_1: Okay, so we got your phone number, 631-538-

Speaker speaker_2: I'm sorry, I didn't hear you. 6540, is that what you said?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Um, yes. Yeah, that's it.

Speaker speaker_1: And the email is kgomboss@hotmail.com?

Speaker speaker_2: Yes, sir.

Speaker speaker_1: All right. What type of coverage were you interested in getting enrolled in?

Speaker speaker_2: Um, I'm not really too sure about, like, the, the plans. That's, that's the thing, like, probably, like, something, like, basic. I'm, I'm not really too sure.

Speaker speaker_1: All right, so they offer you medical, free RX, dental, short-term disability, life insurance, vision, critical illness, group accident, preventative care, behavior health, and ID experts.

Speaker speaker_2: Um, probably like basic, like, health, like, health insurance or whatever. Yeah, basic health insurance and, um, mm, yeah, that's fine. Just a basic health insurance because I wanna start going to the doctor.

Speaker speaker_1: All right, for medical they offer you two different plans, the VIP+ and the VIP plan. Th- both plans cover doctors, hospitals, and prescriptions. The only difference between the two is the Prime covers more than the Plus. The Plus is \$31.71 and the Prime is \$43.41.

Speaker speaker_2: Um, we could just do the, the 30.

Speaker speaker_1: Right. And that doesn't include dental or vision or anything else. Were you interested in the dental or vision as well?

Speaker speaker_2: Oh, it doesn't include dental? No, yeah, I need, I need dental. Let's just, let's do the dental.

Speaker speaker_1: So you just want medical and dental, and that's it?

Speaker speaker_2: Yeah, medical and dental.

Speaker speaker_1: So right now your total will be \$35.35. That'll be deducted weekly. Did you want to get the preventative care as well? Because that is not included in the medical.

Speaker speaker_2: Can you... I'm sorry, can you explain to me what the preventive care is?

Speaker speaker_1: It's for, like, wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative care services. That's not included in the VIP plan.

Speaker speaker_2: Um, yeah, add that in. Might as well.

Speaker speaker_1: All right, so with those three plans selected your total will be \$51.35. That'll be deducted weekly. Do you authorize your employer to make these deductions?

Speaker speaker_2: Mm. Let me think. I'm trying to... Hold on, let me look, 'cause I already have a second job so I want to make sure I'm not already having benefits from s- from a job and I don't need two benefits if I already have it. You can actually take the preventative one out, now that I'm thinking about it.

Speaker speaker_1: All right. So you just want the medical and the dental, and that's it?

Speaker speaker_2: Yeah, that works. Yeah.

Speaker speaker_1: All right, so the total will be \$35.35. Do you authorize your employer to make these deductions?

Speaker speaker_2: Yes, sir.

Speaker speaker_1: Thank you. All right. So then I do have to let you know that your medical plan falls under Section 125. Section 125 is the IRS regulation that allows you to get enrolled in these plans pre-tax. If 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, which is right now, 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_2: Okay.

Speaker speaker_1: All right, so the enrollment process will take 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 then your ID card will be sent one to two weeks from the activation date.

Speaker speaker_2: Perfect. Sounds good.

Speaker speaker_1: All right. Now, if you wanted a physical copy of your medical card, you want to call and request it once your coverage becomes active. Otherwise, it's only sent via email.

Speaker speaker_2: All right. No problem.

Speaker speaker_1: All right. Well, is there anything else that I can help you with today?

Speaker speaker_2: Um, no, that's it. Thank you.

Speaker speaker_1: No problem, Ms. Galloway. If there's nothing else... I mean, Mr. Galloway, if there's nothing else, thanks for calling Benefits in the Car. I hope you have a great rest of your week.

Speaker speaker_2: Thank you. You too.

Speaker speaker_1: Thank you.