

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? Yes, I'm trying to enroll in, um... My name is Shane Wright and I'm a, uh, boy- partners person- personnel. I'm trying to enroll in, um... uh, let me see. They sent me a message in My Benefits. Okay. What's the last four of your social? Uh, 7571. For security purposes, can you verify your address and date of birth for me? Yes. 39600 Fremont Boulevard, uh, Apartment 16, and date of birth, 07-28-1988. I need a city, state, zip code, as well. Uh, zip code 938... Uh, 94538. And city, Fremont, and California is the state. Can you say that again? Phone number 510-372-6918. Yeah. Yeah. And again, e- email is shanewright100@gmail.com? Yeah. All right. What type of coverage were you want to get enrolled into? Um, what kind do you guys have? So they offer you medical; free Rx, dental; short-term disability; life insurance; vision; critical illness group; accident; and a preventative care. Um, I already got, um, health and... health. So I'll say, um, dental. All right. What else? Was there anything else that you're interested in? Um, no. All right. So the dental will be \$3.63. Do you authorize your employer to make these deductions? Yes. Yeah. All right. So I do have to let you know that your plan falls 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, 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 is when your coverage will become active. And your ID card is sent one to two weeks from the activation day. Okay. And they're supposed to let us know what dentist we can go to and stuff like that if we call them once we get the card? So you, so you would go to AMPublic.com. That website will tell you what dentist in the area to take your insurance. It's, uh, AMPublic? Yes, sir. A as in Apple, M as in Mike, Public.com. Okay. Thank you, man. No problem, Mr. Wright. Was there anything else I can help you with today? No, that's it. All right. Well, if there's nothing else, thanks for calling Benefits in the Car, and I hope you have a great rest of your day. All right. 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: Yes, I'm trying to enroll in, um... My name is Shane Wright and I'm a, uh, boy- partners person- personnel. I'm trying to enroll in, um... uh, let me see. They sent me a message in My Benefits.

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

Speaker speaker_2: Uh, 7571.

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

Speaker speaker_2: Yes. 39600 Fremont Boulevard, uh, Apartment 16, and date of birth, 07-28-1988.

Speaker speaker_1: I need a city, state, zip code, as well.

Speaker speaker_2: Uh, zip code 938... Uh, 94538. And city, Fremont, and California is the state.

Speaker speaker_1: Can you say that again? Phone number 510-372-6918.

Speaker speaker_2: Yeah.

Speaker speaker_1: Yeah. And again, e- email is shanewright100@gmail.com?

Speaker speaker_2: Yeah.

Speaker speaker_1: All right. What type of coverage were you want to get enrolled into?

Speaker speaker_2: Um, what kind do you guys have?

Speaker speaker_1: So they offer you medical; free Rx, dental; short-term disability; life insurance; vision; critical illness group; accident; and a preventative care.

Speaker speaker_2: Um, I already got, um, health and... health. So I'll say, um, dental.

Speaker speaker_1: All right. What else? Was there anything else that you're interested in?

Speaker speaker_2: Um, no.

Speaker speaker_1: All right. So the dental will be \$3.63. Do you authorize your employer to make these deductions?

Speaker speaker_2: Yes.

Speaker speaker_1: Yeah. All right. So I do have to let you know that your plan falls 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, 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_2: Okay.

Speaker speaker_1: 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 is when your coverage will become active. And your ID card is sent one to two weeks from the activation day.

Speaker speaker_2: Okay. And they're supposed to let us know what dentist we can go to and stuff like that if we call them once we get the card?

Speaker speaker_1: So you, so you would go to AMPublic.com. That website will tell you what dentist in the area to take your insurance.

Speaker speaker_2: It's, uh, AMPublic?

Speaker speaker_1: Yes, sir. A as in Apple, M as in Mike, Public.com.

Speaker speaker_2: Okay. Thank you, man.

Speaker speaker_1: No problem, Mr. Wright. Was there anything else I can help you with today?

Speaker speaker_2: No, that's it.

Speaker speaker_1: All right. Well, if there's nothing else, thanks for calling Benefits in the Car, and I hope you have a great rest of your day.

Speaker speaker_2: All right. You, too.

Speaker speaker_1: Thank you.