

Transcript: Malcolm

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Full Transcript

Thanks for calling Benefits in the Car. This is Malcolm. How may I help you? Yes, sir. I was calling to see what all I needed to put my wife on my insurance. What staffing company do you work for? It's, uh, SST, Superior Steel Trades. What's the last four of your Social? 0836. First name? Joshua. Last name? Lee. All right, for security purposes, can you verify your address and date of birth for me? Yes, sir. It's 1600 Osborn Road, Picayune, Mississippi 39466, and the date of birth is 9/1/93. Thank you. So we got your phone number, 601-337-4006. Yes, sir. And your email is lee.josh.145@gmail.com? Yes, sir. Thank you. All right, so it looks like they already got you enrolled in the Vision, Dental, VIP Classic, Short-Term Disability, and Life Insurance for yourself only. So which plans did you want to add your wife to? Oh. Let's see. I guess the Dental, Health, and Vision. So Dental, you want to add her to the Dental, Health, and Vision portion? Yeah. Yes, sir. Okay. So for you and the spouse, it's going to be \$43.24 for the Medical, for the Dental, it'll be \$10.80. For the Vision, it'd be \$4.84. Okay. And then your Short-Term Disability is still \$4.20 and your Life Insurance is \$2.08 for yourself. And your total for week- Okay. ... weekly, it'd be \$60.96 deducted weekly. 60.96. Okay, hold on just a... Let me write that down. Yes, sir. All right, and that's up for Dental, Vision, and Health. Yes, sir, including the Life Insurance- So now I have the information. ... and Vision... I mean, the Short-Term Disability as well. Actually, with the Short-Term Disability, it's \$65.16 a week. So that's 65.65, 16? Yes, sir, that'd be weekly for the plan that you selected. Okay. Uh, what information do I need to put her on there? So we need first name, last name, Social Security, and date of birth. Social Security, date of birth. All right, so we would need, like, a marriage license and all that? Sorry, are y'all actually married? Yes, sir. No, sir, you wouldn't need to provide that. Okay. Good deal. All righty. Well, let me, uh, I'ma call her and get her Social, and then I'll, uh, get back with y'all. So did you want to go ahead and add the first name, last name, and date of birth? Yes, sure can. Okay. What's her first name? Christa, C-H-R-I-S-T-A. Same last name? Yes, sir. And the date of birth? 02/10/95. Can you say it, first name, it's C-H-R-I-S-T-A? Yes, sir, Christa. Right. Well, she'll be your beneficiary as well. Uh, yes, sir. Hmm. All right. Thank you. All right. So it will... I do want to let you know that they had already sent in your previous coverage to be pr- uh, processed. It is possible to see the regular deduction from that coverage. It'll be \$36.86. After two weeks, you should see the new total of the \$65.16 with your spouse added. Okay. So all I gotta do now is call back with the Social, correct? Yes, sir. She might... Let me see. Uh, she, she might just send it to me. Just a second. Mm-hmm. She was out by the phone a minute ago, so... Mm-hmm. So with this, does, like, the, uh, like, does the... the deductible change or anything? So there's no... there's no, um, deductible for the Medical. There's a \$50 deductible for the Dental for you and your spouse. Um, but most of these plans, they're limited benefits... benefit plans. So what that means is, the doctor and 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 will be your responsibility. Okay. That'll work. Well, I guess I'm just gonna have to call you back, buddy. She ain't texting back, but, uh, I do appreciate you. That's fine. Just so you know, we're open 8:00 AM to 8:00 PM Eastern Time, Monday through Friday. Okay. All righty. Thank you, buddy. No problem. You have a great rest of your week, Mr. Lee. You too. Thank you. Thank you. Bye-bye. Bye.

Conversation Format

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

Speaker speaker_1: Yes, sir. I was calling to see what all I needed to put my wife on my insurance.

Speaker speaker_0: What staffing company do you work for?

Speaker speaker_1: It's, uh, SST, Superior Steel Trades.

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

Speaker speaker_1: 0836.

Speaker speaker_0: First name?

Speaker speaker_1: Joshua.

Speaker speaker_0: Last name?

Speaker speaker_1: Lee.

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

Speaker speaker_1: Yes, sir. It's 1600 Osborn Road, Picayune, Mississippi 39466, and the date of birth is 9/1/'93.

Speaker speaker_0: Thank you. So we got your phone number, 601-337-4006.

Speaker speaker_1: Yes, sir.

Speaker speaker_0: And your email is lee.josh.145@gmail.com?

Speaker speaker_1: Yes, sir.

Speaker speaker_0: Thank you. All right, so it looks like they already got you enrolled in the Vision, Dental, VIP Classic, Short-Term Disability, and Life Insurance for yourself only. So which plans did you want to add your wife to?

Speaker speaker_1: Oh. Let's see. I guess the Dental, Health, and Vision.

Speaker speaker_0: So Dental, you want to add her to the Dental, Health, and Vision portion?

Speaker speaker_1: Yeah. Yes, sir.

Speaker speaker_0: Okay. So for you and the spouse, it's going to be \$43.24 for the Medical, for the Dental, it'll be \$10.80. For the Vision, it'd be \$4.84.

Speaker speaker_1: Okay.

Speaker speaker_0: And then your Short-Term Disability is still \$4.20 and your Life Insurance is \$2.08 for yourself. And your total for week-

Speaker speaker_1: Okay.

Speaker speaker_0: ... weekly, it'd be \$60.96 deducted weekly.

Speaker speaker_1: 60.96. Okay, hold on just a... Let me write that down.

Speaker speaker_0: Yes, sir.

Speaker speaker_1: All right, and that's up for Dental, Vision, and Health.

Speaker speaker_0: Yes, sir, including the Life Insurance-

Speaker speaker_1: So now I have the information.

Speaker speaker_0: ... and Vision... I mean, the Short-Term Disability as well. Actually, with the Short-Term Disability, it's \$65.16 a week.

Speaker speaker_1: So that's 65.65, 16?

Speaker speaker_0: Yes, sir, that'd be weekly for the plan that you selected.

Speaker speaker_1: Okay. Uh, what information do I need to put her on there?

Speaker speaker_0: So we need first name, last name, Social Security, and date of birth.

Speaker speaker_1: Social Security, date of birth. All right, so we would need, like, a marriage license and all that?

Speaker speaker_0: Sorry, are y'all actually married?

Speaker speaker_1: Yes, sir.

Speaker speaker_0: No, sir, you wouldn't need to provide that.

Speaker speaker_1: Okay. Good deal. All righty. Well, let me, uh, I'ma call her and get her Social, and then I'll, uh, get back with y'all.

Speaker speaker_0: So did you want to go ahead and add the first name, last name, and date of birth?

Speaker speaker_1: Yes, sure can.

Speaker speaker_0: Okay. What's her first name?

Speaker speaker_1: Christa, C-H-R-I-S-T-A.

Speaker speaker_0: Same last name?

Speaker speaker_1: Yes, sir.

Speaker speaker_0: And the date of birth?

Speaker speaker_1: 02/10/95.

Speaker speaker_0: Can you say it, first name, it's C-H-R-I-S-T-A?

Speaker speaker_1: Yes, sir, Christa.

Speaker speaker_0: Right. Well, she'll be your beneficiary as well.

Speaker speaker_1: Uh, yes, sir.

Speaker speaker_0: Hmm. All right. Thank you. All right. So it will... I do want to let you know that they had already sent in your previous coverage to be pr- uh, processed. It is possible to see the regular deduction from that coverage. It'll be \$36.86. After two weeks, you should see the new total of the \$65.16 with your spouse added.

Speaker speaker_1: Okay. So all I gotta do now is call back with the Social, correct?

Speaker speaker_0: Yes, sir.

Speaker speaker_1: She might... Let me see. Uh, she, she might just send it to me. Just a second.

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: She was out by the phone a minute ago, so...

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: So with this, does, like, the, uh, like, does the... the deductible change or anything?

Speaker speaker_0: So there's no... there's no, um, deductible for the Medical. There's a \$50 deductible for the Dental for you and your spouse. Um, but most of these plans, they're limited benefits... benefit plans. So what that means is, the doctor and 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 will be your responsibility.

Speaker speaker_1: Okay. That'll work. Well, I guess I'm just gonna have to call you back, buddy. She ain't texting back, but, uh, I do appreciate you.

Speaker speaker_0: That's fine. Just so you know, we're open 8:00 AM to 8:00 PM Eastern Time, Monday through Friday.

Speaker speaker_1: Okay. All righty. Thank you, buddy.

Speaker speaker_0: No problem. You have a great rest of your week, Mr. Lee.

Speaker speaker_1: You too.

Speaker speaker_0: Thank you.

Speaker speaker_1: Thank you. Bye-bye.

Speaker speaker_0: Bye.