

Transcript: Malcolm

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Full Transcript

... only- Your call may be monitored or recorded for quality assurance purposes. ... to call in benefits in a car and this is Malcolm, how can I help you? Hi, Malcolm. This is, uh, Ben Carranza. And, uh, I keep getting these, uh, messages about, uh, uh, the benefits. What staffing company do you work for? For our, uh, Partners Personnel. What does the message say, sir? Excuse me? What does the message say? Uh, it says, uh, give me a sec. It says, uh, it says, "Welcome to Partners Personnel. You have 30 days from your first paycheck to enroll in benefits. Call VIP at 800..." No. "805-323-3700 for more information." Okay. So those are automatic texts going out to new hires congratulating them on getting a job with Partners and letting them know that they have 30 days to get enrolled into the health insurance that's offered through Partners Personnel. Okay. So where you wanting to get enrolled? So- You want to get information? Yeah. Yeah. How, how would I do that to get enrolled? You can do it over the phone with me. And that's when they be- Okay. What's the last four years of your social security? Uh, 99. Uh, 10. First name? Benny. B- Say that again. ... E... N-N-Y. Excuse me? What's your name? S- what was you saying your name was again? Uh, uh, Ben. And last name? Uh, Carranza. For security purposes can you verify your address and date of birth for me? Uh, yeah. Give me a second. My birthday is, uh, May 22nd '95. And then my address is 1925 E. Lavita Street Ave space 12 Orange, California 92866. Thank you. So I get a phone number is 6... 65733- Not- ... top 1841? Yes. Correct. Can I get email as benny.carranza@icloud.com? Correct. Thank you. So yeah, I can email at benny dot... Oh, never mind. I already said that. So what type of coverage were you wanting to get enrolled into? Uh, what, what kind of, uh, coverage do you guys, uh, offer? So they offer you medical, free Rx, virtual care, dental, short term disability, life insurance, vision, critical illness, group accident, preventative care, behavior health, and the ID experts. Uh, I would like to go with, uh, with dental. What else? And, uh, life insurance. What else? And what was the other ones? Uh... Medical, free Rx, virtual care, short term disability, vision, critical illness, group accident, preventative care, behavior health and the ID experts. Uh, can I get the vision one? Can I get the, uh, the basic ones? I don't know if like you guys have any of that. I wouldn't be able to make any recommendations if there's no base like coverage. Okay. All right. Was there anything else- Uh. ... that you're interested in? So, so how many of those can I pick out of, uh... So you can pick everything if you want. Okay. Can I just get the, the dentist, the medical and, uh, and the vision? So you don't want the life insurance anymore? No. Okay. So for medical, they offer you five different plans. They offer you the VIP Standard, the VIP Plus and the VIP Prime. All three of these plans cover doctors, hospitals and prescriptions. The only difference between the three is with the Plus and the Prime, they offer more benefits in the hospital, as far as hospital stays go. And then the other two plans is the MUC TeleRx, which is a preventative care plan, which is not included in the VIP plan. This plan will be good for like

wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women, any preventative care services. And then they offer you the MUC Enhanced, which combines the MUC plan with the VIP plan. How much was the, the second one? The MUC Enhanced? Yeah. That'd be \$43.76. Uh, and how much is the first one? 16... Well, the first... The MUC plan is \$16.80. That's the preventative care by itself. And then the VIP Standard is \$17.66. The Plus is \$31.61. And the Prime is \$43.28. Can I get both of them standard? So you want the VIP Standard and then the MUC TeleRx? Yeah. All right. Was there anything else that you're interested in? Uh, just a, uh... What are you getting now? All right. So, uh, just to, uh, just to like, uh, double, uh, double check, uh, what am I getting right now? Uh, just, uh... So you're getting the VIP standard. That covers doctors, hospitals and prescriptions, and any with e-tele-RX. That covers preventive services like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women. And then you're getting the dental and vision. Okay. And with all those selected, your total will be- That sounds good. With all those selected, your total will be \$48.24. That'll be deducted weekly. Do you authorize your employer to make these deductions? Take the vision out. Uh, can, can, uh, I take the vision out? And just keep the, the other two, the, the dentist and the, uh... Medical. Medical? Yes. So with those three plans selected, it'd be \$38.09. Yeah, that's perfect. Okay. So I do have to let you know- Oh. ... these plans won't become active until January 6th. Okay, that's fine. All right, so I do have to let you know that your plan fall under Section 125. Section 125 is the IRS regulation- Okay. ... which allows you to get enrolled in these plans pre-tax. And 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. Uh, I'm sorry, can you repeat that? My phone cut off. I just heard you say that, uh... That little part you just said right now, like my phone just completely cut off. And so- I do have to let you know... I said, 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. And 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- Hmm. ... such as marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier. Excuse me? You didn't hear anything? No, my phone... I, I apologize. My phone's breaking up. I said, I have to let you know that your plan fall under Section 125. Se- 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, 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. And then y- as far as the ID cards go, once we see that first deduction from your paycheck and we see it in our system, that following Monday is when your coverage will become active. Your ID cards will be sent one to two weeks from that activation date. Okay. If you wanted a physical copy of your medical card, you will have to call in and request it. Otherwise, it's normally sent via email. Okay, and then at what number would I call to, uh, get it? The same number you called to get enrolled. Okay, okay. Thank you. No problem, Mr. Benny. Was there anything else I could help you with today? No, that's all. If there's nothing else, thanks for calling Benefits in the Car. I hope you have a great rest of your day. All right. Man, I, I appreciate you for your

time, man. You have a good one. No, no problem, Mr. Benny. Bye-bye. You too. Thank you. Bye.

Conversation Format

Speaker speaker_0: ... only-

Speaker speaker_1: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_0: ... to call in benefits in a car and this is Malcolm, how can I help you?

Speaker speaker_2: Hi, Malcolm. This is, uh, Ben Carranza. And, uh, I keep getting these, uh, messages about, uh, uh, the benefits. What staffing company do you work for? For our, uh, Partners Personnel.

Speaker speaker_1: What does the message say, sir?

Speaker speaker_2: Excuse me?

Speaker speaker_1: What does the message say?

Speaker speaker_2: Uh, it says, uh, give me a sec. It says, uh, it says, "Welcome to Partners Personnel. You have 30 days from your first paycheck to enroll in benefits. Call VIP at 800..." No. "805-323-3700 for more information."

Speaker speaker_1: Okay. So those are automatic texts going out to new hires congratulating them on getting a job with Partners and letting them know that they have 30 days to get enrolled into the health insurance that's offered through Partners Personnel.

Speaker speaker_2: Okay.

Speaker speaker_1: So where you wanting to get enrolled?

Speaker speaker_2: So-

Speaker speaker_1: You want to get information?

Speaker speaker_2: Yeah. Yeah. How, how would I do that to get enrolled?

Speaker speaker_1: You can do it over the phone with me. And that's when they be-

Speaker speaker_2: Okay.

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

Speaker speaker_2: Uh, 99. Uh, 10.

Speaker speaker_1: First name?

Speaker speaker_2: Benny. B-

Speaker speaker_1: Say that again.

Speaker speaker_2: ... E... N-N-Y. Excuse me?

Speaker speaker_1: What's your name? S- what was you saying your name was again?

Speaker speaker_2: Uh, uh, Ben.

Speaker speaker_1: And last name?

Speaker speaker_2: Uh, Carranza.

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

Speaker speaker_2: Uh, yeah. Give me a second. My birthday is, uh, May 22nd '95. And then my address is 1925 E. Lavita Street Ave space 12 Orange, California 92866.

Speaker speaker_1: Thank you. So I get a phone number is 6... 65733-

Speaker speaker_2: Not-

Speaker speaker_1: ... top 1841?

Speaker speaker_2: Yes. Correct.

Speaker speaker_1: Can I get email as benny.carranza@icloud.com?

Speaker speaker_2: Correct.

Speaker speaker_1: Thank you. So yeah, I can email at benny dot... Oh, never mind. I already said that. So what type of coverage were you wanting to get enrolled into?

Speaker speaker_2: Uh, what, what kind of, uh, coverage do you guys, uh, offer?

Speaker speaker_1: So they offer you medical, free Rx, virtual care, dental, short term disability, life insurance, vision, critical illness, group accident, preventative care, behavior health, and the ID experts.

Speaker speaker_2: Uh, I would like to go with, uh, with dental.

Speaker speaker_1: What else?

Speaker speaker_2: And, uh, life insurance.

Speaker speaker_1: What else?

Speaker speaker_2: And what was the other ones? Uh...

Speaker speaker_1: Medical, free Rx, virtual care, short term disability, vision, critical illness, group accident, preventative care, behavior health and the ID experts.

Speaker speaker_2: Uh, can I get the vision one? Can I get the, uh, the basic ones? I don't know if like you guys have any of that.

Speaker speaker_1: I wouldn't be able to make any recommendations if there's no base like coverage.

Speaker speaker_2: Okay. All right.

Speaker speaker_1: Was there anything else-

Speaker speaker_2: Uh.

Speaker speaker_1: ... that you're interested in?

Speaker speaker_2: So, so how many of those can I pick out of, uh...

Speaker speaker_1: So you can pick everything if you want.

Speaker speaker_2: Okay. Can I just get the, the dentist, the medical and, uh, and the vision?

Speaker speaker_1: So you don't want the life insurance anymore?

Speaker speaker_2: No.

Speaker speaker_1: Okay. So for medical, they offer you five different plans. They offer you the VIP Standard, the VIP Plus and the VIP Prime. All three of these plans cover doctors, hospitals and prescriptions. The only difference between the three is with the Plus and the Prime, they offer more benefits in the hospital, as far as hospital stays go. And then the other two plans is the MUC TeleRx, which is a preventative care plan, which is not included in the VIP plan. This plan will be good for like wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women, any preventative care services. And then they offer you the MUC Enhanced, which combines the MUC plan with the VIP plan.

Speaker speaker_2: How much was the, the second one?

Speaker speaker_1: The MUC Enhanced?

Speaker speaker_2: Yeah.

Speaker speaker_1: That'd be \$43.76.

Speaker speaker_2: Uh, and how much is the first one?

Speaker speaker_1: 16... Well, the first... The MUC plan is \$16.80. That's the preventative care by itself. And then the VIP Standard is \$17.66. The Plus is \$31.61. And the Prime is \$43.28.

Speaker speaker_2: Can I get both of them standard?

Speaker speaker_1: So you want the VIP Standard and then the MUC TeleRx?

Speaker speaker_2: Yeah.

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

Speaker speaker_2: Uh, just a, uh...

Speaker speaker_0: What are you getting now?

Speaker speaker_2: All right. So, uh, just to, uh, just to like, uh, double, uh, double check, uh, what am I getting right now? Uh, just, uh...

Speaker speaker_1: So you're getting the VIP standard. That covers doctors, hospitals and prescriptions, and any with e-tele-RX. That covers preventive services like wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women. And then you're getting the dental and vision.

Speaker speaker_2: Okay.

Speaker speaker_1: And with all those selected, your total will be-

Speaker speaker_2: That sounds good.

Speaker speaker_1: With all those selected, your total will be \$48.24. That'll be deducted weekly. Do you authorize your employer to make these deductions?

Speaker speaker_3: Take the vision out.

Speaker speaker_2: Uh, can, can, uh, I take the vision out? And just keep the, the other two, the, the dentist and the, uh...

Speaker speaker_3: Medical.

Speaker speaker_2: Medical?

Speaker speaker_1: Yes. So with those three plans selected, it'd be \$38.09.

Speaker speaker_2: Yeah, that's perfect.

Speaker speaker_1: Okay. So I do have to let you know-

Speaker speaker_2: Oh.

Speaker speaker_1: ... these plans won't become active until January 6th.

Speaker speaker_2: Okay, that's fine.

Speaker speaker_1: All right, so I do have to let you know that your plan fall under Section 125. Section 125 is the IRS regulation-

Speaker speaker_2: Okay.

Speaker speaker_1: ... which allows you to get enrolled in these plans pre-tax. And 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: Uh, I'm sorry, can you repeat that? My phone cut off. I just heard you say that, uh... That little part you just said right now, like my phone just completely cut off. And so-

Speaker speaker_1: I do have to let you know... I said, 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. And 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-

Speaker speaker_2: Hmm.

Speaker speaker_1: ... such as marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier.

Speaker speaker_2: Excuse me?

Speaker speaker_1: You didn't hear anything?

Speaker speaker_2: No, my phone... I, I apologize. My phone's breaking up.

Speaker speaker_1: I said, I have to let you know that your plan 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, 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. And then y- as far as the ID cards go, once we see that first deduction from your paycheck and we see it in our system, that following Monday is when your coverage will become active. Your ID cards will be sent one to two weeks from that activation date.

Speaker speaker_2: Okay.

Speaker speaker_1: If you wanted a physical copy of your medical card, you will have to call in and request it. Otherwise, it's normally sent via email.

Speaker speaker_2: Okay, and then at what number would I call to, uh, get it?

Speaker speaker_1: The same number you called to get enrolled.

Speaker speaker_2: Okay, okay. Thank you.

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

Speaker speaker_2: No, that's all.

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

Speaker speaker_2: All right. Man, I, I appreciate you for your time, man. You have a good one.

Speaker speaker_1: No, no problem, Mr. Benny.

Speaker speaker_2: Bye-bye.

Speaker speaker_1: You too. Thank you. Bye.