

Transcript: Malcolm

Nash-4810096695525376-5124527493169152

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 was given this number for my job, but they're not sure what package this all is. So I just started from the start. I, it's hard for me to understand you, ma'am. What staffing company do you work for? Uh, yeah, uh, yeah, that's where come I am. What's the last four of your social? 1216. You said 1216? Yes, sir. First name? Cynthia. Say that one more time. Cynthia. C-Y-N-T-H-I-A. So you a brand new hire? Yeah. And so you, you, you are wanting to get enrolled into the coverage? Yes, immediately, ASAP. Okay. What's, what's your full social? 247-55-1216. You said 247-55-1216? Yes. And how you spell Cynthia? C-Y-N-T-H-I-A. And last name? Watson, W-A-T-S-O-N. And what's a good address for you? 886 Carson Avenue, Spartanburg, South Carolina 29306. You said 86 Carson Avenue, Spartanburg, South Carolina? Yeah, yeah. 886, yes. What was the zip code? 882- 29306. 29306? Yes. And you said it's 886 Carson Avenue? Yeah, 886 Carson Avenue, yes. All right, and your date of birth? My date of birth is 8/30/79. You said eight- 30, three, zero, 1979. Yeah, and your email? Denise, D-E-N-I-S-E Mathis, M-A-T-H-I-S, 35@gmail.com. You said denisemathis35@gmail.com? Yes. And a good phone number. 864-706-4969. Say that one more time, ma'am. 864- Wait, can you say that again? 706- 706. Yeah, 4-4969. Just to confirm, you said 864-706-4969? Yes, that's right. That's correct. Do you, and what type of coverage were you wanting to get enrolled into? Uh, medical, dental and vision. Okay, for medical, they offer you three different plans. They offer you the VIP Standard, the VIP Plus and the VIP Prime. All three of them cover doctors, hospitals and prescriptions. The only difference between the three, the Plus and the Prime, they just cover more when it comes to the hospital benefits. Which one is the best? I wouldn't be able to make any recommendations, unfortunately, ma'am. Okay. So which one is higher, the Plus? The Prime is \$43.28. The Plus is \$31.61. And the Standard is \$17.66. Okay. You said the, the V- the VIP Prime is \$43, the Plus is \$31 and what else? The Standard is \$17. Uh, I'll get the, I'll get the Prime. Okay. What else were you interested in? Uh, is that with the, the Prime come with dental and vision? Dental would be another \$3.63 and vision is another \$2.15. Okay. Well, then how much is it to add my children on? So if you wanted to add your children, the VIP Prime would go to \$71.22. The dental would go to \$9.59 and the vision would go to \$4.94. Yeah, I want it. Right, so you want to do the medical, dental and vision for you and your children? Yes. Right. Did you want the pre... Did you want the preventative care as well? That would be another \$22.39. That includes wellness checks, physicals- What's- ... vaccinations, cancer screenings, pap smears and mammograms for women. That is not included in the VIP plan. Yeah. Go ahead, 'cause I have to get a mammogram too. So with all four of those plans selected, your total will be \$108.14. That'll be deducted weekly. Do you authorize your employer to make these deductions? Yeah. All right. So, um, how many

children do you have? I have two. I put them on there. Okay. So I would just need first name, last name and Social Security and the date of birth. Okay. Okay. Let me go through the file and get the Social Security. You're fine. Hold up. You're fine. Don't feel like you're rushing. Okay. Do this, do this start immediately? No, ma'am, so the enrollment process takes one to two weeks. 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, and your ID cards are sent one to two weeks from that activation date. Okay. Okay, I'm gonna call my Social Security number. One minute. You're fine. Huh? I- I'm still waiting, I'm still waiting on you, Ma'am. I know, I'm just, um, going through all of this to look for it. Um- No, you're fine. What is it? Oh, okay. Okay, the first name is Darnae, D-A-R-N-A-E. Is it V-A-R? D! D, D-A-R-N-A-E. Mm-hmm. N-A-E. Rice, R-I... Yeah, R-I-C-E. So you said D-A-R-N-A-E? No, D, D, D-A-R-N-A-E. D-A-R-N-A-E? Yes. Last name? Rice, R-I-C-E. You male or female? Uh, female. Social Security? 655-24-8762. You said 655-24-8762? Yes. And date of birth? July the 24th, 2006. You said July 24th? Yep, 2006. So July 24th, 2006? Yeah. All right, I'm ready for the next one. Is it male or female? It's a male. Let me find his Social Security number. Go ahead. Hold on. You're fine. Okay, his name is Jayquail, J-A-Y 2-U-O-I-L. Some of the... time you're, you're breaking up as you're speaking. Oh, okay. His name is J-A-Y- You said D? No, Jay. D? Yeah, Jay. Is that, what letter is that? Can you... 'Cause it's really hard for me to understand you. It's J- as in jack. J as in Jack. Jay? Wait a moment. Uh, give me one second. J, J-A-Y-Q-U-A-I-S. Okay, J, and what was the rest of it? You said J-A-Y-Q-A-I-S? Hello? Can you hear me now? J-A-Y Q-U A-I-L. You said J-A-Y-Q-U I-H? No, A-I-L. J-A-Y Q-U I-L? J-A-Y Q-U... Yeah, it's Hopkins, H-O-P-K-I-N-S. Hmm, the Social? Hold on. Okay, his Social is 65807 50 28. You said 65887-5828? No, 07. Let, let me make sure. My dog's title screen say... 65807-5028. So just to confirm, you said 65887-5028? No, 07, 07. So it's 65807-5028? Yes, that's right. Okay. And the date of birth? His birthday is 2/12/2000. 2... All right, so I do have to let you know this, your plans fall under Section 125. Section 125 is the IRS regulation that allows you to get enrolled in these plans pre-tax. 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. Sorry, what'd you say now? I'm, I'm, I don't So the plans that you got enrolled into are 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. Oh, okay. So if one of these get done, am I able to drop them off my insurance? So if you're no longer with the company then it'll, it'll fall off by itself but you won't be able to cancel... You wouldn't be able to cancel it any time. You have to have one of those- Mm-hmm. You would have to have a company open enrollment period or a qualifying life event. 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 when your coverage will become active. And your ID cards are sent one to two weeks from the activation date. Okay. Let me ask you a question. If I go to the doctor, um, with these charges, could I file it on my insurance? Say that one more time, ma'am. If I go to the doctor and charges, additional charges be filed, should I file it on the insurance or through the parent's account? That would be a question you would have to ask

the carrier directly. We're not the carrier so I wouldn't be able to answer that question. Oh, okay. Okay. Do you know who the insurance is through? Yes, ma'am. It'd be American Public Life and 90 Degree Benefits and Met- What is that? So American Public Life covers you. I don't know. American Public Li- uh, American Public Life covers your VIP Prime and your dental coverage. MetLife covers your vision. And 90 Degree Benefits covers your preventative care. Oh, I wanted to state for state then, but okay. I never heard of that one. I've heard of MetLife. I understand. Was there anything else I can help you with today, Ms. Watson? Uh, no, that's fine. Would you like me to send you a benefits guide so you can look over the plans as well? Yeah, you can. Yeah. Okay. All right, I sent that to you, Ms. Watson. Was there anything else I can help you with today? Uh, no, sir. All right. If there's nothing else, thanks for calling Benefits in the Car. I hope you have a great rest of your week. Uh-huh. Thank you. No problem.

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 was given this number for my job, but they're not sure what package this all is. So I just started from the start.

Speaker speaker_1: I, it's hard for me to understand you, ma'am. What staffing company do you work for?

Speaker speaker_2: Uh, yeah, uh, yeah, that's where come I am.

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

Speaker speaker_2: 1216.

Speaker speaker_1: You said 1216?

Speaker speaker_2: Yes, sir.

Speaker speaker_1: First name?

Speaker speaker_2: Cynthia.

Speaker speaker_1: Say that one more time.

Speaker speaker_2: Cynthia. C-Y-N-T-H-I-A.

Speaker speaker_1: So you a brand new hire?

Speaker speaker_2: Yeah.

Speaker speaker_1: And so you, you, you are wanting to get enrolled into the coverage?

Speaker speaker_2: Yes, immediately, ASAP.

Speaker speaker_1: Okay. What's, what's your full social?

Speaker speaker_2: 247-55-1216.

Speaker speaker_1: You said 247-55-1216?

Speaker speaker_2: Yes.

Speaker speaker_1: And how you spell Cynthia?

Speaker speaker_2: C-Y-N-T-H-I-A.

Speaker speaker_1: And last name?

Speaker speaker_2: Watson, W-A-T-S-O-N.

Speaker speaker_1: And what's a good address for you?

Speaker speaker_2: 886 Carson Avenue, Spartanburg, South Carolina 29306.

Speaker speaker_1: You said 86 Carson Avenue, Spartanburg, South Carolina?

Speaker speaker_2: Yeah, yeah. 886, yes.

Speaker speaker_1: What was the zip code?

Speaker speaker_2: 882- 29306.

Speaker speaker_1: 29306?

Speaker speaker_2: Yes.

Speaker speaker_1: And you said it's 886 Carson Avenue?

Speaker speaker_2: Yeah, 886 Carson Avenue, yes.

Speaker speaker_1: All right, and your date of birth?

Speaker speaker_2: My date of birth is 8/30/79.

Speaker speaker_1: You said eight-

Speaker speaker_2: 30, three, zero, 1979.

Speaker speaker_1: Yeah, and your email?

Speaker speaker_2: Denise, D-E-N-I-S-E Mathis, M-A-T-H-I-S, 35@gmail.com.

Speaker speaker_1: You said denisemathis35@gmail.com?

Speaker speaker_2: Yes.

Speaker speaker_1: And a good phone number.

Speaker speaker_2: 864-706-4969.

Speaker speaker_1: Say that one more time, ma'am.

Speaker speaker_2: 864-

Speaker speaker_1: Wait, can you say that again?

Speaker speaker_2: 706-

Speaker speaker_1: 706.

Speaker speaker_2: Yeah, 4-4969.

Speaker speaker_1: Just to confirm, you said 864-706-4969?

Speaker speaker_2: Yes, that's right. That's correct.

Speaker speaker_1: Do you, and what type of coverage were you wanting to get enrolled into?

Speaker speaker_2: Uh, medical, dental and vision.

Speaker speaker_1: Okay, for medical, they offer you three different plans. They offer you the VIP Standard, the VIP Plus and the VIP Prime. All three of them cover doctors, hospitals and prescriptions. The only difference between the threes, the Plus and the Prime, they just cover more when it comes to the hospital benefits.

Speaker speaker_2: Which one is the best?

Speaker speaker_1: I wouldn't be able to make any recommendations, unfortunately, ma'am.

Speaker speaker_2: Okay. So which one is higher, the Plus?

Speaker speaker_1: The Prime is \$43.28. The Plus is \$31.61. And the Standard is \$17.66.

Speaker speaker_2: Okay. You said the, the V- the VIP Prime is \$43, the Plus is \$31 and what else?

Speaker speaker_1: The Standard is \$17.

Speaker speaker_2: Uh, I'll get the, I'll get the Prime.

Speaker speaker_1: Okay. What else were you interested in?

Speaker speaker_2: Uh, is that with the, the Prime come with dental and vision?

Speaker speaker_1: Dental would be another \$3.63 and vision is another \$2.15.

Speaker speaker_2: Okay. Well, then how much is it to add my children on?

Speaker speaker_1: So if you wanted to add your children, the VIP Prime would go to \$71.22. The dental would go to \$9.59 and the vision would go to \$4.94.

Speaker speaker_2: Yeah, I want it.

Speaker speaker_1: Right, so you want to do the medical, dental and vision for you and your children?

Speaker speaker_2: Yes.

Speaker speaker_1: Right. Did you want the pre... Did you want the preventative care as well? That would be another \$22.39. That includes wellness checks, physicals-

Speaker speaker_2: What's-

Speaker speaker_1: ... vaccinations, cancer screenings, pap smears and mammograms for women. That is not included in the VIP plan.

Speaker speaker_2: Yeah. Go ahead, 'cause I have to get a mammogram too.

Speaker speaker_1: So with all four of those plans selected, your total will be \$108.14. That'll be deducted weekly. Do you authorize your employer to make these deductions?

Speaker speaker_2: Yeah.

Speaker speaker_1: All right. So, um, how many children do you have?

Speaker speaker_2: I have two. I put them on there.

Speaker speaker_1: Okay. So I would just need first name, last name and Social Security and the date of birth.

Speaker speaker_2: Okay.Okay. Let me go through the file and get the Social Security.

Speaker speaker_1: You're fine.

Speaker speaker_2: Hold up.

Speaker speaker_1: You're fine. Don't feel like you're rushing.

Speaker speaker_2: Okay. Do this, do this start immediately?

Speaker speaker_1: No, ma'am, so the enrollment process takes one to two weeks. 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, and your ID cards are sent one to two weeks from that activation date.

Speaker speaker_2: Okay. Okay, I'm gonna call my Social Security number. One minute.

Speaker speaker_1: You're fine.

Speaker speaker_2: Huh?

Speaker speaker_1: I- I'm still waiting, I'm still waiting on you, Ma'am.

Speaker speaker_2: I know, I'm just, um, going through all of this to look for it. Um-

Speaker speaker_1: No, you're fine.

Speaker speaker_2: What is it? Oh, okay. Okay, the first name is Darnae, D-A-R-N-A-E.

Speaker speaker_1: Is it V-A-R?

Speaker speaker_2: D! D, D-A-R-N-A-E.

Speaker speaker_1: Mm-hmm. N-A-E.

Speaker speaker_2: Rice, R-I... Yeah, R-I-C-E.

Speaker speaker_1: So you said D-A-R-N-A-E?

Speaker speaker_2: No, D, D, D-A-R-N-A-E.

Speaker speaker_1: D-A-R-N-A-E?

Speaker speaker_2: Yes.

Speaker speaker_1: Last name?

Speaker speaker_2: Rice, R-I-C-E.

Speaker speaker_1: You male or female?

Speaker speaker_2: Uh, female.

Speaker speaker_1: Social Security?

Speaker speaker_2: 655-24-8762.

Speaker speaker_1: You said 655-24-8762?

Speaker speaker_2: Yes.

Speaker speaker_1: And date of birth?

Speaker speaker_2: July the 24th, 2006.

Speaker speaker_1: You said July 24th?

Speaker speaker_2: Yep, 2006.

Speaker speaker_1: So July 24th, 2006?

Speaker speaker_2: Yeah.

Speaker speaker_1: All right, I'm ready for the next one. Is it male or female?

Speaker speaker_2: It's a male. Let me find his Social Security number.

Speaker speaker_1: Go ahead.

Speaker speaker_2: Hold on.

Speaker speaker_1: You're fine.

Speaker speaker_2: Okay, his name is Jayquail, J-A-Y 2-U-O-I-L.

Speaker speaker_1: Some of the... time you're, you're breaking up as you're speaking.

Speaker speaker_2: Oh, okay. His name is J-A-Y-

Speaker speaker_1: You said D?

Speaker speaker_2: No, Jay.

Speaker speaker_1: D?

Speaker speaker_2: Yeah, Jay.

Speaker speaker_1: Is that, what letter is that? Can you... 'Cause it's really hard for me to understand you.

Speaker speaker_2: It's J- as in jack. J as in Jack.

Speaker speaker_1: Jay?

Speaker speaker_2: Wait a moment. Uh, give me one second. J, J-A-Y-Q-U-A-I-S.

Speaker speaker_1: Okay, J, and what was the rest of it? You said J-A-Y-Q-A-I-S? Hello?

Speaker speaker_2: Can you hear me now? J-A-Y Q-U A-I-L.

Speaker speaker_1: You said J-A-Y-Q-U I-H?

Speaker speaker_2: No, A-I-L.

Speaker speaker_1: J-A-Y Q-U I-L?

Speaker speaker_2: J-A-Y Q-U... Yeah, it's Hopkins, H-O-P-K-I-N-S.

Speaker speaker_1: Hmm, the Social?

Speaker speaker_2: Hold on. Okay, his Social is 65807 50 28.

Speaker speaker_1: You said 65887-5828?

Speaker speaker_2: No, 07. Let, let me make sure. My dog's title screen say... 65807-5028.

Speaker speaker_1: So just to confirm, you said 65887-5028?

Speaker speaker_2: No, 07, 07.

Speaker speaker_1: So it's 65807-5028?

Speaker speaker_2: Yes, that's right.

Speaker speaker_1: Okay. And the date of birth?

Speaker speaker_2: His birthday is 2/12/2000.

Speaker speaker_1: 2... All right, so I do have to let you know this, your plans fall under Section 125. Section 125 is the IRS regulation that allows you to get enrolled in these plans pre-tax.

Speaker speaker_3: 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: Sorry, what'd you say now? I'm, I'm, I don't

Speaker speaker_1: So the plans that you got enrolled into are 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: Oh, okay. So if one of these get done, am I able to drop them off my insurance?

Speaker speaker_1: So if you're no longer with the company then it'll, it'll fall off by itself but you won't be able to cancel... You wouldn't be able to cancel it any time. You have to have one of those-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: You would have to have a company open enrollment period or a qualifying life event.

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 when your coverage will become active. And your ID cards are sent one to two weeks from the activation date.

Speaker speaker_2: Okay. Let me ask you a question. If I go to the doctor, um, with these charges, could I file it on my insurance?

Speaker speaker_1: Say that one more time, ma'am.

Speaker speaker_2: If I go to the doctor and charges, additional charges be filed, should I file it on the insurance or through the parent's account?

Speaker speaker_1: That would be a question you would have to ask the carrier directly. We're not the carrier so I wouldn't be able to answer that question.

Speaker speaker_2: Oh, okay. Okay. Do you know who the insurance is through?

Speaker speaker_1: Yes, ma'am. It'd be American Public Life and 90 Degree Benefits and Met-

Speaker speaker_2: What is that?

Speaker speaker_1: So American Public Life covers you.

Speaker speaker_2: I don't know.

Speaker speaker_1: American Public Li- uh, American Public Life covers your VIP Prime and your dental coverage. MetLife covers your vision. And 90 Degree Benefits covers your preventative care.

Speaker speaker_2: Oh, I wanted to state for state then, but okay. I never heard of that one. I've heard of MetLife.

Speaker speaker_1: I understand. Was there anything else I can help you with today, Ms. Watson?

Speaker speaker_2: Uh, no, that's fine.

Speaker speaker_1: Would you like me to send you a benefits guide so you can look over the plans as well?

Speaker speaker_2: Yeah, you can. Yeah.

Speaker speaker_1: Okay. All right, I sent that to you, Ms. Watson. Was there anything else I can help you with today?

Speaker speaker_2: Uh, no, sir.

Speaker speaker_1: All right. 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: Uh-huh. Thank you.

Speaker speaker_1: No problem.