

## Transcript: Malcolm

**Nash-4927544215519232-5909439170527232**

### Full Transcript

... benefits and the card. This is Malcolm, how can I help you? Hi, Malcolm. I'm here and I'm doing the onboarding for Surge and I see that it says I must sign up during the open enrollment period. Is this the open enrollment period? No, sir. So you, you do have 30 days to get enrolled from the date you receive your first paycheck as well. Okay. Um, well I see here that if, uh, that if I don't choose an option that it's going to automatically enroll me in the medical, the MEC. Yes, sir. But you also have the option to decline that. You don't have to get on board with that. Oh, well I was under the impression that I need to call and decline it. 'Cause I do want to decline. I- You can actually... I can decline it for you. What's the last four of your Social? 0520. First name? Robert. You said Robert? Yes. Uh-huh. You a brand new hire? Yes. Yes, I am doing the onboarding. I'm gonna have to... I'm a have to add you in the system. What's your full Social? Yeah, 463-53-0520. You said 463-53-0520? Yes. Uh-huh. And Robert is R-O-B-E-R-T? Yes. Your last name? Brown. B-R-O-W-N. Let me get the address for you. Okay. It's, uh, 2505 Weatherby. Thank you for that. W-H-E... I'm sorry. W-H-E-A-T-H-E-R-B-Y Drive. Oh, no. Take that first H out. I do apologize for that. Weatherby, um, Drive and that's Arlington, Texas 76006. And give me that, uh, zip code one more time. Yeah, 76006. Your date of birth? 5/30/'77. And your email. Oh, it's misterrbrown3rd@gmail.com. Wait, so you're saying mister? Uh-huh. Can you spell that out for me? R-... Yes, M-R-R-B-R-O-W-N, the number 3, the letters R-D @gmail.com. So misterrbrown3rd@gmail.com? Oh, no. Mister, uh, misterrbrown3rd. Yeah. Mm-hmm. Your phone number? Yes, 214-924-6941. Thank you. All right, I got that decline for you, Mr. Brown. Was there anything else I can help you with today? Yeah, what, uh, what other benefits are offered? Is this the only one? No, sir. Give me one moment. Okay. So they offer you medical, free Rx, virtual care, dental, short-term disability, life insurance, vision, critical illness, group accident, preventative care and behavior health. Oh, okay. What is, what is behavior health? It's for mental health. Oh, okay, okay. Well I, I know I definitely want the, uh, the life insurance and, uh, name those out one more time. I do apologize. Anytime. So the medical, free Rx, virtual care, dental, short-term disability, life insurance, vision, critical illness, group accident, preventative care and the behavior health. Okay. What is, what is Rx and, uh, what is, what is preventative care? So free Rx is a virtual pharmacy that gives you access to over 800 generic acute and chronic medications, along with access to virtual urgent care appointments. Oh, really? Huh. Yes, sir. Any other questions? Uh, how is... Uh, it was, uh, some preventative care, I believe it was. Right, so the preventative care, that's good for like wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women, any preventative care services, and that also includes free Rx with it. Um, but that does not cover doctors' hospitals and it doesn't cover doctors or hospitals, but they do offer a medical plan that does cover doctors and hospitals, and you're allowed to have them both. Yeah. I, uh, I

have, I have, uh, health insurance. Okay. Uh, so I would... I don't think I would need that, but, but yeah. How, how expensive are those? So the preventative care with the free Rx is \$16.80. Free Rx by itself is \$5.99. Yeah, let me get, let me get both of those. Right, so you... The preventative care comes with free Rx so you wouldn't have to pay- Yeah. ... free Rx separate. So you just want the preventative care? Well that's, it's funny 'cause that's the actual plan that they auto enrolled you guys to do. Oh, really? Okay. Cool, cool. Yeah. Okay. And, uh, and I'm sorry. I, I, I may need that list again. You're fine. You're fine. But I know I, I know I want the life insurance though. Right, so life insurance will be \$1.07 and the preventative care with that... So right now with the preventative care and the life insurance, your total is \$17.87. That'll be deducted weekly. Okay. How much life insurance is that? I believe it's \$20,000. 20... Okay, okay. All right and, uh, yeah, but repeat that list one more time. I'm sorry. Give me one moment. I just wanna verify that it is... Uh, so actually it's \$10,000 with Surge. Okay, okay... inside of what you selected, you have the... So you don't need medical so you got the virtual primary care, which will be added on to your free Rx. You have dental, short term disability, vision, critical illness, group accident and behavior health. Yeah, so if I just say give me all of those, 'cause I don't- I don't know about behavior. I guess that's, that's if I need to see a psychiatrist or something like that? Which one? The, the, uh, the last one, the mental health. Behavior health? Behavioral. Yeah. Are you saying you should we record all the ones that... The other ones that I mentioned? Yeah, that's what I was thinking but I was asking about that, that, uh, behavioral health. What is that like when... If someone needs to see a psychiatrist or something like that? So I'm not sure what's actually included in it, but I know it's for- it's for mental health. Oh, okay. Yeah. Hey, man, you never know. The way this world go- the way this world's going, you never know. So how much would it be to just get all of that? Right, so all... Everything without the medical plan, it would be \$42.13 and that'd be deducted weekly. Weekly, okay, okay. Yeah, that's not bad. Let's- let's go ahead and do all of those. Okay. So with everything it would be \$42.13. Do you authorize your employer to make these deductions? Yes, I do. Thank you. So I do need a beneficiary for your life insurance policy. I will just need a first name and last name and the relationship to you. Okay, Sierra Brown. It's S-I-E-R-R-A, uh, B-R-O-W-N, and she's my daughter. Thank you. All right. So the enrollment process does take 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 become active. And your ID cards will ship one to two weeks from the activation date. Okay, uh, you know what? Let me... Let me, uh... I need to put a different apartment number on that. Give me one second. So it's still 2505 Wetherby Drive? Uh-huh. And it's just a dif- different apartment number? Yeah, just a different apartment number. Okay. I hope she replies right back. I do apologize for that. That's fine. You know what? Uh, if I tell you a different address to mail those two, will it- will it just change it completely in the system with... For every- for everything, uh, so far as me getting hired on board with Surge? Or will- or will it just update for you? So if- whatever I'm putting in the system will be updated on Surge then, as well. Oh, I'll- I'll check it. That won't fail. Yeah. Yeah, I need- I need that address then. Okay, yeah, I don't- I don't wanna make you wait. All right. So let's just change the address and I don't... That- that'll be fine. Sure, man. Yeah, because I- I mean- She- she's at work so I don't know when she may reply to tell me that apartment number, so... But yeah, but, uh, but I can just update that address in the system and it'll be fine. But I... It's a permanent address that I always use, uh, to my dad's house. So I could just update everything to that. That way if I need my W-2s and

all that, it'll be better anyway 'cause you know how apartments are. You're gonna move out of that- Mm-hmm. ... after that lease is up anyway, so. But, uh, okay, but it's 927 Cleardale. Uh, C-L-E-A-R-D-A-L-E. You said Cleardale- Drive. Yeah, C-L-A... Oh, sorry. C-L-E-A-R-D-A-L-E, Cleardale Drive, and that's in Dallas, Texas, 75232. You said 75232? Yes, uh-huh. All right, so you said 927 Cleardale Drive, Dallas, Texas, 75232? Yes, sir. Uh-huh. Thank you. Got that in the system. Was there anything else I can help you with today, Mr. Brown? Oh, no. She just... Ha ha. She just text back, "When- when we leaving Cleardale?" Uh, no, that'll be it. I really appreciate your help though. No problem, Mr. Brown. If there's nothing else, thanks for calling Benefits in a Cart. I hope you have a great rest of your week, man. You as well. Thank you. Bye-bye. Thank you.

## Conversation Format

Speaker speaker\_0: ... benefits and the card. This is Malcolm, how can I help you?

Speaker speaker\_1: Hi, Malcolm. I'm here and I'm doing the onboarding for Surge and I see that it says I must sign up during the open enrollment period. Is this the open enrollment period?

Speaker speaker\_0: No, sir. So you, you do have 30 days to get enrolled from the date you receive your first paycheck as well.

Speaker speaker\_1: Okay. Um, well I see here that if, uh, that if I don't choose an option that it's going to automatically enroll me in the medical, the MEC.

Speaker speaker\_0: Yes, sir. But you also have the option to decline that. You don't have to get on board with that.

Speaker speaker\_1: Oh, well I was under the impression that I need to call and decline it. 'Cause I do want to decline. I-

Speaker speaker\_0: You can actually... I can decline it for you. What's the last four of your Social?

Speaker speaker\_1: 0520.

Speaker speaker\_0: First name?

Speaker speaker\_1: Robert.

Speaker speaker\_0: You said Robert?

Speaker speaker\_1: Yes. Uh-huh.

Speaker speaker\_0: You a brand new hire?

Speaker speaker\_1: Yes. Yes, I am doing the onboarding.

Speaker speaker\_0: I'm gonna have to... I'm a have to add you in the system. What's your full Social?

Speaker speaker\_1: Yeah, 463-53-0520.

Speaker speaker\_0: You said 463-53-0520?

Speaker speaker\_1: Yes. Uh-huh.

Speaker speaker\_0: And Robert is R-O-B-E-R-T?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Your last name?

Speaker speaker\_1: Brown. B-R-O-W-N.

Speaker speaker\_0: Let me get the address for you.

Speaker speaker\_1: Okay. It's, uh, 2505 Weatherby.

Speaker speaker\_0: Thank you for that.

Speaker speaker\_1: W-H-E... I'm sorry. W-H-E-A-T-H-E-R-B-Y Drive. Oh, no. Take that first H out. I do apologize for that. Weatherby, um, Drive and that's Arlington, Texas 76006.

Speaker speaker\_0: And give me that, uh, zip code one more time.

Speaker speaker\_1: Yeah, 76006.

Speaker speaker\_0: Your date of birth?

Speaker speaker\_1: 5/30/'77.

Speaker speaker\_0: And your email.

Speaker speaker\_1: Oh, it's misterrbrown3rd@gmail.com.

Speaker speaker\_0: Wait, so you're saying mister?

Speaker speaker\_1: Uh-huh.

Speaker speaker\_0: Can you spell that out for me?

Speaker speaker\_1: R-... Yes, M-R-R-B-R-O-W-N, the number 3, the letters R-D @gmail.com.

Speaker speaker\_0: So misterrbrown3rd@gmail.com?

Speaker speaker\_1: Oh, no. Mister, uh, misterrbrown3rd. Yeah.

Speaker speaker\_0: Mm-hmm. Your phone number?

Speaker speaker\_1: Yes, 214-924-6941.

Speaker speaker\_0: Thank you. All right, I got that decline for you, Mr. Brown. Was there anything else I can help you with today?

Speaker speaker\_1: Yeah, what, uh, what other benefits are offered? Is this the only one?

Speaker speaker\_0: No, sir. Give me one moment.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So they offer you medical, free Rx, virtual care, dental, short-term disability, life insurance, vision, critical illness, group accident, preventative care and behavior health.

Speaker speaker\_1: Oh, okay. What is, what is behavior health?

Speaker speaker\_0: It's for mental health.

Speaker speaker\_1: Oh, okay, okay. Well I, I know I definitely want the, uh, the life insurance and, uh, name those out one more time. I do apologize.

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Speaker speaker\_1: Okay. What is, what is Rx and, uh, what is, what is preventative care?

Speaker speaker\_0: So free Rx is a virtual pharmacy that gives you access to over 800 generic acute and chronic medications, along with access to virtual urgent care appointments.

Speaker speaker\_1: Oh, really? Huh.

Speaker speaker\_0: Yes, sir. Any other questions?

Speaker speaker\_1: Uh, how is... Uh, it was, uh, some preventative care, I believe it was.

Speaker speaker\_0: Right, so the preventative care, that's good for like wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women, any preventative care services, and that also includes free Rx with it. Um, but that does not cover doctors' hospitals and it doesn't cover doctors or hospitals, but they do offer a medical plan that does cover doctors and hospitals, and you're allowed to have them both.

Speaker speaker\_1: Yeah. I, uh, I have, I have, uh, health insurance.

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Speaker speaker\_1: Uh, so I would... I don't think I would need that, but, but yeah. How, how expensive are those?

Speaker speaker\_0: So the preventative care with the free Rx is \$16.80. Free Rx by itself is \$5.99.

Speaker speaker\_1: Yeah, let me get, let me get both of those.

Speaker speaker\_0: Right, so you... The preventative care comes with free Rx so you wouldn't have to pay-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... free Rx separate. So you just want the preventative care? Well that's, it's funny 'cause that's the actual plan that they auto enrolled you guys to do.

Speaker speaker\_1: Oh, really? Okay. Cool, cool.

Speaker speaker\_0: Yeah.

Speaker speaker\_1: Okay. And, uh, and I'm sorry. I, I, I may need that list again.

Speaker speaker\_0: You're fine. You're fine.

Speaker speaker\_1: But I know I, I know I want the life insurance though.

Speaker speaker\_0: Right, so life insurance will be \$1.07 and the preventative care with that... So right now with the preventative care and the life insurance, your total is \$17.87. That'll be deducted weekly.

Speaker speaker\_1: Okay. How much life insurance is that?

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Speaker speaker\_0: Which one?

Speaker speaker\_1: The, the, uh, the last one, the mental health.

Speaker speaker\_0: Behavior health?

Speaker speaker\_1: Behavioral. Yeah.

Speaker speaker\_0: Are you saying you should we record all the ones that... The other ones that I mentioned?

Speaker speaker\_1: Yeah, that's what I was thinking but I was asking about that, that, uh, behavioral health. What is that like when... If someone needs to see a psychiatrist or something like that?

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Speaker speaker\_1: Oh, okay. Yeah. Hey, man, you never know. The way this world go- the way this world's going, you never know. So how much would it be to just get all of that?

Speaker speaker\_0: Right, so all... Everything without the medical plan, it would be \$42.13 and that'd be deducted weekly.

Speaker speaker\_1: Weekly, okay, okay. Yeah, that's not bad. Let's- let's go ahead and do all of those.

Speaker speaker\_0: Okay. So with everything it would be \$42.13. Do you authorize your employer to make these deductions?

Speaker speaker\_1: Yes, I do.

Speaker speaker\_0: Thank you. So I do need a beneficiary for your life insurance policy. I will just need a first name and last name and the relationship to you.

Speaker speaker\_1: Okay, Sierra Brown. It's S-I-E-R-R-A, uh, B-R-O-W-N, and she's my daughter.

Speaker speaker\_0: Thank you. All right. So the enrollment process does take 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 become active. And your ID cards will ship one to two weeks from the activation date.

Speaker speaker\_1: Okay, uh, you know what? Let me... Let me, uh... I need to put a different apartment number on that. Give me one second.

Speaker speaker\_0: So it's still 2505 Wetherby Drive?

Speaker speaker\_1: Uh-huh.

Speaker speaker\_0: And it's just a dif- different apartment number?

Speaker speaker\_1: Yeah, just a different apartment number.

Speaker speaker\_0: Okay.

Speaker speaker\_1: I hope she replies right back. I do apologize for that.

Speaker speaker\_0: That's fine.

Speaker speaker\_1: You know what? Uh, if I tell you a different address to mail those two, will it- will it just change it completely in the system with... For every- for everything, uh, so far as me getting hired on board with Surge? Or will- or will it just update for you?

Speaker speaker\_0: So if- whatever I'm putting in the system will be updated on Surge then, as well.

Speaker speaker\_2: Oh, I'll- I'll check it.

Speaker speaker\_0: That won't fail.

Speaker speaker\_1: Yeah. Yeah, I need- I need that address then. Okay, yeah, I don't- I don't wanna make you wait.

Speaker speaker\_0: All right.

Speaker speaker\_1: So let's just change the address and I don't... That- that'll be fine.

Speaker speaker\_0: Sure, man.

Speaker speaker\_1: Yeah, because I-

Speaker speaker\_0: I mean-

Speaker speaker\_1: She- she's at work so I don't know when she may reply to tell me that apartment number, so... But yeah, but, uh, but I can just update that address in the system and it'll be fine. But I... It's a permanent address that I always use, uh, to my dad's house. So I could just update everything to that. That way if I need my W-2s and all that, it'll be better anyway 'cause you know how apartments are. You're gonna move out of that-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... after that lease is up anyway, so. But, uh, okay, but it's 927 Cleardale. Uh, C-L-E-A-R-D-A-L-E.

Speaker speaker\_0: You said Cleardale-

Speaker speaker\_1: Drive. Yeah, C-L-A... Oh, sorry. C-L-E-A-R-D-A-L-E, Cleardale Drive, and that's in Dallas, Texas, 75232.

Speaker speaker\_0: You said 75232?

Speaker speaker\_1: Yes, uh-huh.

Speaker speaker\_0: All right, so you said 927 Cleardale Drive, Dallas, Texas, 75232?

Speaker speaker\_1: Yes, sir. Uh-huh.

Speaker speaker\_0: Thank you. Got that in the system. Was there anything else I can help you with today, Mr. Brown?

Speaker speaker\_1: Oh, no. She just... Ha ha. She just text back, "When- when we leaving Cleardale?" Uh, no, that'll be it. I really appreciate your help though.

Speaker speaker\_0: No problem, Mr. Brown. If there's nothing else, thanks for calling Benefits in a Cart. I hope you have a great rest of your week, man.

Speaker speaker\_1: You as well. Thank you. Bye-bye.

Speaker speaker\_0: Thank you.