

## Transcript: Malcolm

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### Full Transcript

Thanks for calling Benefits in a Card. This is Malcolm. How can I help you? Hi, I'm trying to change my benefits. What- what staffing company do you work for? Carlton. What's the last four of your Social? 2517. You said 2517? Yes. First name? Cynthia. Okay, Cynthia? Mm-hmm. And you said the last four is 2517? Yes. You're not showing up in our system. You said we were at Carlton Staffing? Yes. Are you a brand new hire? Yes. Okay. So- I haven't- I haven't received a check yet, so do I have to wait to get a check first? No, ma'am. I can just- All right. So they haven't even added you in the system, so I'm gonna have to add you in the system. What's your full Social? It's 458-99-2517. You said 458-99-2517? Yes. All right. Well, first name? Cynthia. How do you spell it? C-Y-N-T-H-I-A. Last name? Zuniga. Z-U-N-I-G-A. You said Z-U-N-I-N-G-A? N- no. No, no. Z-U-N-I-G-A. Z-U-N-I-G-A. Mm-hmm. All right, and your address? It's 12805 White Cove, two words. Drive. So White- White Cove Drive? White Cove. Uh-huh. And the city? Texas City, Tex- Texas City, Texas. How do you spell that? Texas, T-E-X-A-S. City, C-I-T-Y. Oh, okay, you said Texas City. I- I apologize. I didn't hear that. And the- And the zip code? Uh, 77568. Date of birth? 9/15/71. Email? It's first and last name, cynthiazuniga15@gmail. You said first and last name 15 at gmail.com? Yes. And phone number? 409-750-1845. You said 409-750-1845? Yes. Do you... What plans were you wanting to get enrolled into? Uh, the Standard and Vision and Dental. You said you just want the Vision and Dental? And Standard, uh-huh. So the VIP Standard, the Dental, and the Vision, and that's it? Yes. All right, so your total's going to be \$23.51. That'll be deducted weekly. Are you aware of Section 125? No. All right, so Section 125 is the IRS regulation that allows you to get enrolled in these plans pre-tax. So if 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 cards are sent one to two weeks from the activation date. Okay. All right, and I do want to let you know that your medical with the VIP Standard, if you want a physical copy, you want to call and request it once your coverage becomes active. Otherwise, it's only sent via email. Okay, and this is, um... Hold on one second. And you said it was \$23 deducted? It will be \$23.51. Yes, ma'am. And this is VIP Standard. Okay, gotcha. Thank you. No problem. Is there anything else I can help you with today? No, that's it. Thanks. No problem. Thanks for calling Benefits in a Card. I hope you have a great rest of your week. You too. Bye-bye.

## Conversation Format

Speaker speaker\_0: Thanks for calling Benefits in a Card. This is Malcolm. How can I help you?

Speaker speaker\_1: Hi, I'm trying to change my benefits.

Speaker speaker\_0: What- what staffing company do you work for?

Speaker speaker\_1: Carlton.

Speaker speaker\_0: What's the last four of your Social?

Speaker speaker\_1: 2517.

Speaker speaker\_0: You said 2517?

Speaker speaker\_1: Yes.

Speaker speaker\_0: First name?

Speaker speaker\_1: Cynthia.

Speaker speaker\_0: Okay, Cynthia?

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: And you said the last four is 2517?

Speaker speaker\_1: Yes.

Speaker speaker\_0: You're not showing up in our system. You said we were at Carlton Staffing?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Are you a brand new hire?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. So-

Speaker speaker\_1: I haven't- I haven't received a check yet, so do I have to wait to get a check first?

Speaker speaker\_0: No, ma'am. I can just-

Speaker speaker\_1: All right.

Speaker speaker\_0: So they haven't even added you in the system, so I'm gonna have to add you in the system. What's your full Social?

Speaker speaker\_1: It's 458-99-2517.

Speaker speaker\_0: You said 458-99-2517?

Speaker speaker\_1: Yes.

Speaker speaker\_0: All right. Well, first name?

Speaker speaker\_1: Cynthia.

Speaker speaker\_0: How do you spell it?

Speaker speaker\_1: C-Y-N-T-H-I-A.

Speaker speaker\_0: Last name?

Speaker speaker\_1: Zuniga. Z-U-N-I-G-A.

Speaker speaker\_0: You said Z-U-N-I-N-G-A?

Speaker speaker\_1: N- no. No, no. Z-U-N-I-G-A.

Speaker speaker\_0: Z-U-N-I-G-A.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: All right, and your address?

Speaker speaker\_1: It's 12805 White Cove, two words. Drive.

Speaker speaker\_0: So White- White Cove Drive?

Speaker speaker\_1: White Cove. Uh-huh.

Speaker speaker\_0: And the city?

Speaker speaker\_1: Texas City, Tex- Texas City, Texas.

Speaker speaker\_0: How do you spell that?

Speaker speaker\_1: Texas, T-E-X-A-S. City, C-I-T-Y.

Speaker speaker\_0: Oh, okay, you said Texas City. I- I apologize. I didn't hear that.

Speaker speaker\_1: And the-

Speaker speaker\_0: And the zip code?

Speaker speaker\_1: Uh, 77568.

Speaker speaker\_0: Date of birth?

Speaker speaker\_1: 9/15/71.

Speaker speaker\_0: Email?

Speaker speaker\_1: It's first and last name, cynthiazuniga15@gmail.

Speaker speaker\_0: You said first and last name 15 at gmail.com?

Speaker speaker\_1: Yes.

Speaker speaker\_0: And phone number?

Speaker speaker\_1: 409-750-1845.

Speaker speaker\_0: You said 409-750-1845?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Do you... What plans were you wanting to get enrolled into?

Speaker speaker\_1: Uh, the Standard and Vision and Dental.

Speaker speaker\_0: You said you just want the Vision and Dental?

Speaker speaker\_1: And Standard, uh-huh.

Speaker speaker\_0: So the VIP Standard, the Dental, and the Vision, and that's it?

Speaker speaker\_1: Yes.

Speaker speaker\_0: All right, so your total's going to be \$23.51. That'll be deducted weekly. Are you aware of Section 125?

Speaker speaker\_1: No.

Speaker speaker\_0: All right, so Section 125 is the IRS regulation that allows you to get enrolled in these plans pre-tax. So if 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\_1: Okay.

Speaker speaker\_0: 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 cards are sent one to two weeks from the activation date.

Speaker speaker\_1: Okay.

Speaker speaker\_0: All right, and I do want to let you know that your medical with the VIP Standard, if you want a physical copy, you want to call and request it once your coverage becomes active. Otherwise, it's only sent via email.

Speaker speaker\_1: Okay, and this is, um... Hold on one second. And you said it was \$23 deducted?

Speaker speaker\_0: It will be \$23.51. Yes, ma'am.

Speaker speaker\_1: And this is VIP Standard. Okay, gotcha. Thank you.

Speaker speaker\_0: No problem. Is there anything else I can help you with today?

Speaker speaker\_1: No, that's it. Thanks.

Speaker speaker\_0: No problem. Thanks for calling Benefits in a Card. I hope you have a great rest of your week.

Speaker speaker\_1: You too. Bye-bye.