

Transcript: Malcolm

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thanks for calling Benefits in a Card. This is Malcolm. How can I help you? Hi. My name is Samia Sherwani and I'm, uh, um, an employee of Oxford Consulting and I got a number from them. Um, so I want to enroll in the plan, uh, for health insurance. Um, and I just wanted to see, uh- What's the last four of your social? 4964. Is it 4964? Yes. Your first name? Samia. Last name? Sh- uh, last name Sherwani. Right. For security purposes, can you verify your address and date of birth for me? 15th February '48 in 11436 Cook Hill Road, Rockwell, Maryland 20852. Your date of birth? Uh, uh, sorry, say it again. Your date of birth? Yeah, what's the question now? Yeah, 7th June 1983. Say, say that one more time 'cause you're talking a little fast for me. 7th June 1983. June 7th. Can I get a phone... Thank you. Can I get a phone number, 315-414-6141? Mm-hmm. Can I get an email, sherwanisami@hotmail.com? sherwani samia@hotmail.com. Samia @hotmail.com. Yes. All right. So what plans were you interested in getting enrolled into? So I think the, the first one is a basic one with the ACA compliance. Definitely that one. And then, uh, I thought- ACA, is that right? Yes. Uh, yeah. What, what else? Um, I was just wondering, because, uh, I won't be buying, uh, full insurance, so I guess maybe the third option. Um, and that, yeah, that, uh... One second, let me open the plans. Uh, I have that. Okay. Uh, so I'm maybe- Go ahead. Insurance Plus. Um, Insurance Plus, uh, yeah. Insurance Plus. You want the Basic or the Enhanced? Uh, h- what's the difference between money-wise? So the basic is \$18 and the Enhanced is \$25. \$25 plus \$16, so it will be, uh... from every pay- \$41.28. \$41 from every paycheck. Yes, ma'am. Um, and this is, this is before, before tax, right? Say that again? This is before taxes, correct? No, it'd be \$41.28 every time. Okay. Um, yeah, sure. That should be fine. So you want the Insured Plus Enhanced? Yes. Or do you want the Insured Plus Enhanced? This is, um... The, so it will be two of them because I want to, the ACA compliance, I'm not buying any other insurance right now. Say that one more time, ma'am. I am not buying any other insurance so this is not supplemental for me. So with that said, I want both, uh, the Stay Healthy one as well as an Insurance Plus so that I am ACA compliant and I don't get insurance. Right. So did you want the dental, short-term disability, life insurance, or the vision? Mm, dental. And how much is dental? Dental will be another \$3.64. Okay. And, uh, m- uh, the life, uh, and, uh, how much this is, uh, covering? The life will be \$2.11. Okay. And how much is it giving, um, as a, you know, what is the coverage? It's \$20,000. Okay. All right. And then, uh, uh, life I want to enter. And the disability, how much is it giving? Uh- \$3.95. Okay. And then it will be, um, \$3 and then it will be, uh, 6- \$6.50 a month, right? Is that correct? So if you have the Insured Plus Enhanced, the dental, short-term disability, life insurance and the NEC teleRx, it would be \$50.98. Okay. All right. So basically, uh, everything total is \$50, correct? So if you wanted the vision too, your total will be f-... If you want a full coverage, your total will be \$53.13. Okay. So full coverage is \$63 and,

um- 53. It is, uh, it is... 53, 5-3. And it covers both- Mm-hmm. ... the ACA compliant guidelines to stay healthy as well as Insurance Plus Enhanced, correct? Yes, ma'am. Okay. Yeah, that's fine. That's fine. So you, so you want- That's what I'll go get. ... full coverage? I want full coverage, yes. Okay. So you authorize your employer to make these deductions? Sorry, the, uh, um, repeat that. Your voice is breaking up. I'm so sorry. I said, do you authorize your employer to make these deductions? Yes. Thank you. So I do need a beneficiary for your life insurance policy. I'll just need a first name and a last name, and their relationship to you. Yeah, Shamim, S-H-A-M-I-M. S-H-A? M-I-M. M-I-M. You still have that, the first name? S-H-A-M-I-M? Yes. And last name, the same, yeah. And the last name? Same. Same as you? Sherwani, yeah. And who is that to you? Mom. You... So did you have- Did you know the second one? Oh, did you want to add another one? We could split it. I don't know. You don't have- Which one? You don't have to have multiple people. You can split it 50-50. Okay. Um, yeah, I mean, uh, you can add, uh, another person as well. Okay. I'm ready. M-O-E, first name. Moe. Did you say Emily? Um, M-O-E. M-O-E, Moe, Moe. How do you spell that? Uh, M as in, um, Maryland, O as in orange, E as in England. And last name? So, M-O-E, Moe? Right. Yes. Yes. And- And then what's his last name? Go ahead. K-A-R-M-A-N-I. K-A-R- K as in kite, A as in apple, R as in, uh, Richmond, uh, M as in Maryland, A as in apple, N as in Nancy, I as in Ireland. Karmani? Moe Karmani? Yes. Yes. And who is that to you? Nephew. And you can put five here and the 15 on the other. Say that again? Yeah, you can... You can split the 50-50 on that. Okay. Mm-hmm. So, just to confirm, Karmani is K-A-R-M-A-N-I? Yes. All right. So are you aware that this coverage won't become active until next year? Uh, yeah. Uh, wha- uh, so what date it will be active? January 6th. Okay. Okay. So I do want to let you know that with your medical card if you wanted a physical copy, once your coverage becomes active you want to call and request it otherwise it's only sent via email. Okay. No, email is good. I'm, I'm better with physical I guess. So, um, but, uh, the other thing is like, um, so just to repeat it is about around \$50 taken out from each paycheck, correct? 51 or 52, something like that. Yeah. Yes, ma'am. It'll be \$53.13. Okay. From every paycheck. All right. Sounds good. So it's weekly, right? Yes, ma'am. Okay. Sounds good. I will get- All right. Well, was there anything else I could help you with today, Ms. Sherwani? Uh, no. I'm good. Thank you. No problem. Thanks for calling Benefits in a Cardhole. Hope you have a great weekend. Okay. Thank you. Bye. Bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thanks for calling Benefits in a Card. This is Malcolm. How can I help you?

Speaker speaker_2: Hi. My name is Samia Sherwani and I'm, uh, um, an employee of Oxford Consulting and I got a number from them. Um, so I want to enroll in the plan, uh, for health insurance. Um, and I just wanted to see, uh-

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

Speaker speaker_2: 4964.

Speaker speaker_1: Is it 4964?

Speaker speaker_2: Yes.

Speaker speaker_1: Your first name?

Speaker speaker_2: Samia.

Speaker speaker_1: Last name?

Speaker speaker_2: Sh- uh, last name Sherwani.

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

Speaker speaker_2: 15th February '48 in 11436 Cook Hill Road, Rockwell, Maryland 20852.

Speaker speaker_1: Your date of birth?

Speaker speaker_2: Uh, uh, sorry, say it again.

Speaker speaker_1: Your date of birth?

Speaker speaker_2: Yeah, what's the question now? Yeah, 7th June 1983.

Speaker speaker_1: Say, say that one more time 'cause you're talking a little fast for me.

Speaker speaker_2: 7th June 1983. June 7th.

Speaker speaker_1: Can I get a phone... Thank you. Can I get a phone number, 315-414-6141?

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Can I get an email, sherwanisami@hotmail.com?

Speaker speaker_2: sherwani samia@hotmail.com.

Speaker speaker_1: Samia @hotmail.com.

Speaker speaker_2: Yes.

Speaker speaker_1: All right. So what plans were you interested in getting enrolled into?

Speaker speaker_2: So I think the, the first one is a basic one with the ACA compliance. Definitely that one. And then, uh, I thought-

Speaker speaker_1: ACA, is that right?

Speaker speaker_2: Yes. Uh, yeah.

Speaker speaker_1: What, what else?

Speaker speaker_2: Um, I was just wondering, because, uh, I won't be buying, uh, full insurance, so I guess maybe the third option. Um, and that, yeah, that, uh... One second, let me open the plans. Uh, I have that. Okay. Uh, so I'm maybe-

Speaker speaker_1: Go ahead.

Speaker speaker_2: Insurance Plus. Um, Insurance Plus, uh, yeah. Insurance Plus.

Speaker speaker_1: You want the Basic or the Enhanced?

Speaker speaker_2: Uh, h- what's the difference between money-wise?

Speaker speaker_1: So the basic is \$18 and the Enhanced is \$25.

Speaker speaker_2: \$25 plus \$16, so it will be, uh... from every pay-

Speaker speaker_1: \$41.28.

Speaker speaker_2: \$41 from every paycheck.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Um, and this is, this is before, before tax, right?

Speaker speaker_1: Say that again?

Speaker speaker_2: This is before taxes, correct?

Speaker speaker_1: No, it'd be \$41.28 every time.

Speaker speaker_2: Okay. Um, yeah, sure.

Speaker speaker_3: That should be fine.

Speaker speaker_1: So you want the Insured Plus Enhanced?

Speaker speaker_2: Yes.

Speaker speaker_1: Or do you want the Insured Plus Enhanced?

Speaker speaker_2: This is, um... The, so it will be two of them because I want to, the ACA compliance, I'm not buying any other insurance right now.

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

Speaker speaker_2: I am not buying any other insurance so this is not supplemental for me. So with that said, I want both, uh, the Stay Healthy one as well as an Insurance Plus so that I am ACA compliant and I don't get insurance.

Speaker speaker_1: Right. So did you want the dental, short-term disability, life insurance, or the vision?

Speaker speaker_2: Mm, dental. And how much is dental?

Speaker speaker_1: Dental will be another \$3.64.

Speaker speaker_2: Okay. And, uh, m- uh, the life, uh, and, uh, how much this is, uh, covering?

Speaker speaker_1: The life will be \$2.11.

Speaker speaker_2: Okay. And how much is it giving, um, as a, you know, what is the coverage?

Speaker speaker_1: It's \$20,000.

Speaker speaker_2: Okay. All right. And then, uh, uh, life I want to enter. And the disability, how much is it giving? Uh-

Speaker speaker_1: \$3.95.

Speaker speaker_2: Okay. And then it will be, um, \$3 and then it will be, uh, 6- \$6.50 a month, right? Is that correct?

Speaker speaker_1: So if you have the Insured Plus Enhanced, the dental, short-term disability, life insurance and the NEC teleRx, it would be \$50.98.

Speaker speaker_2: Okay. All right. So basically, uh, everything total is \$50, correct?

Speaker speaker_1: So if you wanted the vision too, your total will be f-... If you want a full coverage, your total will be \$53.13.

Speaker speaker_2: Okay. So full coverage is \$63 and, um-

Speaker speaker_1: 53.

Speaker speaker_2: It is, uh, it is... 53, 5-3. And it covers both-

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: ... the ACA compliant guidelines to stay healthy as well as Insurance Plus Enhanced, correct?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay. Yeah, that's fine. That's fine.

Speaker speaker_1: So you, so you want-

Speaker speaker_2: That's what I'll go get.

Speaker speaker_1: ... full coverage?

Speaker speaker_2: I want full coverage, yes.

Speaker speaker_1: Okay. So you authorize your employer to make these deductions?

Speaker speaker_2: Sorry, the, uh, um, repeat that. Your voice is breaking up. I'm so sorry.

Speaker speaker_1: I said, do you authorize your employer to make these deductions?

Speaker speaker_2: Yes.

Speaker speaker_1: Thank you. So I do need a beneficiary for your life insurance policy. I'll just need a first name and a last name, and their relationship to you.

Speaker speaker_2: Yeah, Shamim, S-H-A-M-I-M.

Speaker speaker_1: S-H-A?

Speaker speaker_2: M-I-M.

Speaker speaker_1: M-I-M. You still have that, the first name? S-H-A-M-I-M?

Speaker speaker_2: Yes. And last name, the same, yeah.

Speaker speaker_1: And the last name?

Speaker speaker_2: Same.

Speaker speaker_1: Same as you?

Speaker speaker_2: Sherwani, yeah.

Speaker speaker_1: And who is that to you?

Speaker speaker_2: Mom.

Speaker speaker_1: You... So did you have-

Speaker speaker_2: Did you know the second one?

Speaker speaker_1: Oh, did you want to add another one? We could split it. I don't know. You don't have-

Speaker speaker_2: Which one?

Speaker speaker_1: You don't have to have multiple people. You can split it 50-50.

Speaker speaker_2: Okay. Um, yeah, I mean, uh, you can add, uh, another person as well.

Speaker speaker_1: Okay. I'm ready.

Speaker speaker_2: M-O-E, first name. Moe.

Speaker speaker_1: Did you say Emily?

Speaker speaker_2: Um, M-O-E. M-O-E, Moe, Moe.

Speaker speaker_1: How do you spell that?

Speaker speaker_2: Uh, M as in, um, Maryland, O as in orange, E as in England.

Speaker speaker_1: And last name? So, M-O-E, Moe?

Speaker speaker_2: Right. Yes. Yes. And-

Speaker speaker_1: And then what's his last name?

Speaker speaker_2: Go ahead. K-A-R-M-A-N-I.

Speaker speaker_1: K-A-R-

Speaker speaker_2: K as in kite, A as in apple, R as in, uh, Richmond, uh, M as in Maryland, A as in apple, N as in Nancy, I as in Ireland.

Speaker speaker_1: Karmani? Moe Karmani?

Speaker speaker_2: Yes. Yes.

Speaker speaker_1: And who is that to you?

Speaker speaker_2: Nephew. And you can put five here and the 15 on the other.

Speaker speaker_1: Say that again?

Speaker speaker_2: Yeah, you can... You can split the 50-50 on that.

Speaker speaker_1: Okay.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: So, just to confirm, Karmani is K-A-R-M-A-N-I?

Speaker speaker_2: Yes.

Speaker speaker_1: All right. So are you aware that this coverage won't become active until next year?

Speaker speaker_2: Uh, yeah. Uh, wha- uh, so what date it will be active?

Speaker speaker_1: January 6th.

Speaker speaker_2: Okay.

Speaker speaker_1: Okay. So I do want to let you know that with your medical card if you wanted a physical copy, once your coverage becomes active you want to call and request it otherwise it's only sent via email.

Speaker speaker_2: Okay. No, email is good. I'm, I'm better with physical I guess. So, um, but, uh, the other thing is like, um, so just to repeat it is about around \$50 taken out from each paycheck, correct? 51 or 52, something like that.

Speaker speaker_1: Yeah. Yes, ma'am. It'll be \$53.13.

Speaker speaker_2: Okay. From every paycheck. All right. Sounds good. So it's weekly, right?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: Okay. Sounds good. I will get-

Speaker speaker_1: All right. Well, was there anything else I could help you with today, Ms. Sherwani?

Speaker speaker_2: Uh, no. I'm good. Thank you.

Speaker speaker_1: No problem. Thanks for calling Benefits in a Cardhole. Hope you have a great weekend.

Speaker speaker_2: Okay. Thank you. Bye.

Speaker speaker_1: Bye.