

## Transcript: Malcolm

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### Full Transcript

... from the 00000000. This is Malcolm, how can I help you? Hiya. I just got done a text from, um, it was like a congratulations on your job ... call this number and figure, enroll for benefits. Um, I'm trying to enroll for, I think health insurance, right? Um... Yes, sir. So do you want to get enrolled for health insurance? Yeah. All right, what's the last four of your social? Um, 9270. First name? Uh, Edgar. Last name? Pierce. P-I-E-R-C-E. I see. For security purposes, can you verify address and date of birth for me? 29, uh, yeah, 2910 East Military Road, um, September 8th, 2000. I need the city state zip code as well. Uh, O- Ohio 43701. And the city? Maineville. Okay. So we got your phone number as 740-586-5443? Yes, correct. Okay. Email is wm19apierce at gmail.com? That is correct. Right. What type of coverage were you wanting to get enrolled into? Um, I'm not sure, uh, what options are there. Uh... Okay. So they offer you medical, free Rx, dental, short term disability, life insurance, vision, critical illness, group accident, preventative care, behavior health and IDX. Yeah, uh, something like, uh, I'd like to enroll for like, uh, healthcare, um, Rx and also, uh, what was it? What was the third one? I couldn't remember. Dental? Dental, yeah. All right. So for medical, they offer you two different plans. They offer you the VIP Standard and the VIP Classic. Both of these plans cover doctors, hospitals and prescriptions. The only difference between the two is with the Classic, it offers you more in your hospital benefit. Um, I'll take, um, I'll take, uh, I don't know, one that would cover more, like hospital bills and stuff like that. Yes, sir. Good. So with the three plans selected, your total will be \$36.91. That will be deducted weekly. Is there anything else that you were interested in? Weekly? Yes, sir. Is there some option to do it, like, monthly or...? No, sorry. It's always weekly. Okay. For 37... All right. Yeah, that's good. All right. So I do have to let you know that your plans fall under section 125. Section 125 is an 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. Say that again, the first part? You won't be 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. And, um, and I thought you said something about it being 125. Oh, that's section 125. That's what- Okay. ... the reason why you're not allowed to get unenrolled. I think I'm going to hold off on confirming all this. Is that okay? So you don't want to get enrolled anymore? Yeah. I just want to go over some things with, uh, someone who might be able to help me out here, so, um- Can I help with anything else today, Mr. Pierce? Uh, no, that will be all. Thank you. No problem. Thanks for calling 00000000. Have a great rest of your week. Okay. Bye. Bye.

## Conversation Format

Speaker speaker\_0: ... from the 00000000. This is Malcolm, how can I help you?

Speaker speaker\_1: Hiya. I just got done a text from, um, it was like a congratulations on your job ... call this number and figure, enroll for benefits. Um, I'm trying to enroll for, I think health insurance, right? Um...

Speaker speaker\_0: Yes, sir. So do you want to get enrolled for health insurance?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: All right, what's the last four of your social?

Speaker speaker\_1: Um, 9270.

Speaker speaker\_0: First name?

Speaker speaker\_1: Uh, Edgar.

Speaker speaker\_0: Last name?

Speaker speaker\_1: Pierce. P-I-E-R-C-E.

Speaker speaker\_0: I see. For security purposes, can you verify address and date of birth for me?

Speaker speaker\_1: 29, uh, yeah, 2910 East Military Road, um, September 8th, 2000.

Speaker speaker\_0: I need the city state zip code as well.

Speaker speaker\_1: Uh, O- Ohio 43701.

Speaker speaker\_0: And the city?

Speaker speaker\_1: Maineville.

Speaker speaker\_0: Okay. So we got your phone number as 740-586-5443?

Speaker speaker\_1: Yes, correct.

Speaker speaker\_0: Okay. Email is wm19apierce at gmail.com?

Speaker speaker\_1: That is correct.

Speaker speaker\_0: Right. What type of coverage were you wanting to get enrolled into?

Speaker speaker\_1: Um, I'm not sure, uh, what options are there. Uh...

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

Speaker speaker\_1: Yeah, uh, something like, uh, I'd like to enroll for like, uh, healthcare, um, Rx and also, uh, what was it? What was the third one? I couldn't remember.

Speaker speaker\_0: Dental?

Speaker speaker\_1: Dental, yeah.

Speaker speaker\_0: All right. So for medical, they offer you two different plans. They offer you the VIP Standard and the VIP Classic. Both of these plans cover doctors, hospitals and prescriptions. The only difference between the two is with the Classic, it offers you more in your hospital benefit.

Speaker speaker\_1: Um, I'll take, um, I'll take, uh, I don't know, one that would cover more, like hospital bills and stuff like that.

Speaker speaker\_0: Yes, sir. Good. So with the three plans selected, your total will be \$36.91. That will be deducted weekly. Is there anything else that you were interested in?

Speaker speaker\_1: Weekly?

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: Is there some option to do it, like, monthly or...?

Speaker speaker\_0: No, sorry. It's always weekly.

Speaker speaker\_1: Okay. For 37... All right. Yeah, that's good.

Speaker speaker\_0: All right. So I do have to let you know that your plans fall under section 125. Section 125 is an 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\_1: Say that again, the first part?

Speaker speaker\_0: You won't be 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. And, um, and I thought you said something about it being 125.

Speaker speaker\_0: Oh, that's section 125. That's what-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... the reason why you're not allowed to get unenrolled.

Speaker speaker\_1: I think I'm going to hold off on confirming all this. Is that okay?

Speaker speaker\_0: So you don't want to get enrolled anymore?

Speaker speaker\_1: Yeah. I just want to go over some things with, uh, someone who might be able to help me out here, so, um-

Speaker speaker\_0: Can I help with anything else today, Mr. Pierce?

Speaker speaker\_1: Uh, no, that will be all. Thank you.

Speaker speaker\_0: No problem. Thanks for calling 00000000. Have a great rest of your week.

Speaker speaker\_1: Okay. Bye.

Speaker speaker\_0: Bye.