

## **Transcript: Malcolm**

**Nash-5564398003339264-5160398682636288**

### **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'm calling because I got a message, uh, about, uh, uh, benefits- What's that company you work for us? ... benefits. Partners. So that's a automatic text that goes out to new hires congratulating them on getting a job with Partners and letting them know that they have 30 days to get enrolled into the health insurance offered through Partners. Oh, okay. All right, were you wa- were you interested in getting enrolled in the plans? Uh, the health... Uh, what is it you said? Health insurance. Health insurance? Okay, and how much is it? It varies depending on what you get enrolled into. Okay, what's the, what's the option? Let me pull up your account. What's the last four of your Social? 4989. Say it one more time. 4989. First name? Michael. Last name? It's spelled L-E-F-E-V-R-E. For security purposes, can you verify your address and date of birth for me? Sure, uh, 559 Pheasant Drive, Fontana, California 92336. Uh, birthday, 8/29/75. Okay, so we got your phone number, 818-220-3373? Yes. And the email, automasterla@adcloud.com? Yes. Thank you. All right, so they offer you medical, free Rx, virtual care, dental, short-term disability, life insurance, vision, critical illness, group accident, preventative care, behavior health, and an ID extras. Okay. Uh, for dental? So dental, it would be \$3.63. Okay. Yeah, I could do that. So what you just wanted dental and nothing else? Um, no. No, as in you don't want anything else? No, I don't want anything else. All right, so your total will be \$3.63. That'll be deducted weekly. Do you authorize your employer to make these deductions? Yes. Yeah. So I do have to let you know that your plan is falling under Section 125. Section 125 is the IRS regulation that allows you to get enrolled in this plan 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. Okay. 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 card is shipped one to two weeks from the activation date. Okay. All right. Was there anything else I can help you with today, Mr. Michael? No, I'm good. If there's nothing else, thanks for calling Benefits in the Car. I hope you have a great rest of your week. Thank you. You, too. Thank you.

### **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'm calling because I got a message, uh, about, uh, uh, benefits-

Speaker speaker\_1: What's that company you work for us?

Speaker speaker\_2: ... benefits. Partners.

Speaker speaker\_1: So that's a automatic text that goes out to new hires congratulating them on getting a job with Partners and letting them know that they have 30 days to get enrolled into the health insurance offered through Partners.

Speaker speaker\_2: Oh, okay.

Speaker speaker\_1: All right, were you wa- were you interested in getting enrolled in the plans?

Speaker speaker\_2: Uh, the health... Uh, what is it you said?

Speaker speaker\_1: Health insurance.

Speaker speaker\_2: Health insurance? Okay, and how much is it?

Speaker speaker\_1: It varies depending on what you get enrolled into.

Speaker speaker\_2: Okay, what's the, what's the option?

Speaker speaker\_1: Let me pull up your account. What's the last four of your Social?

Speaker speaker\_2: 4989.

Speaker speaker\_1: Say it one more time.

Speaker speaker\_2: 4989.

Speaker speaker\_1: First name?

Speaker speaker\_2: Michael.

Speaker speaker\_1: Last name?

Speaker speaker\_2: It's spelled L-E-F-E-V-R-E.

Speaker speaker\_1: For security purposes, can you verify your address and date of birth for me?

Speaker speaker\_2: Sure, uh, 559 Pheasant Drive, Fontana, California 92336. Uh, birthday, 8/29/75.

Speaker speaker\_1: Okay, so we got your phone number, 818-220-3373?

Speaker speaker\_2: Yes.

Speaker speaker\_1: And the email, automasterla@adcloud.com?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Thank you. All right, so they offer you medical, free Rx, virtual care, dental, short-term disability, life insurance, vision, critical illness, group accident, preventative care, behavior health, and an ID extras.

Speaker speaker\_2: Okay. Uh, for dental?

Speaker speaker\_1: So dental, it would be \$3.63.

Speaker speaker\_2: Okay. Yeah, I could do that.

Speaker speaker\_1: So what you just wanted dental and nothing else?

Speaker speaker\_2: Um, no.

Speaker speaker\_1: No, as in you don't want anything else?

Speaker speaker\_2: No, I don't want anything else.

Speaker speaker\_1: All right, so your total will be \$3.63. That'll be deducted weekly. Do you authorize your employer to make these deductions?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Yeah. So I do have to let you know that your plan is falling under Section 125. Section 125 is the IRS regulation that allows you to get enrolled in this plan 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: Okay.

Speaker speaker\_1: 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 card is shipped one to two weeks from the activation date.

Speaker speaker\_2: Okay.

Speaker speaker\_1: All right. Was there anything else I can help you with today, Mr. Michael?

Speaker speaker\_2: No, I'm good.

Speaker speaker\_1: 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: Thank you. You, too.

Speaker speaker\_1: Thank you.