

Transcript: Malcolm

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. ... if it's not benefits and a card, this is Malcolm. How can I help you? He- hello, my name is Shane Wright. I'm trying to, um, uh, get, uh, more benefits. Uh, I select, uh, I selected some already, but I forgot to select my health. All right. What staffing company do you work for? Uh, Par- Partners Personnel. What's your last four of your Social? Uh, 7571. For security purposes, can you verify your address and date of birth for me? Yeah. 39600 Fremont Boulevard, Apartment 16. And date of birth is 07-28-1988. Thank you. So we got your phone number, 510-372-6918. Yeah. And I think your email is shanewyboo100@gmail.com? Yeah, shanebo100@gmail.com. Yeah. You say you wanna add medical? Yeah, health coverage. Right. So which... Like, so they offer you three different ones. They offer you the VIP Standard, the VIP Plus and the VIP Prime. The VIP Standard is 20- Oh, what's the- Go ahead. What's the VIP Standard? So all th- all three of these plans cover doctor's, hospitals and prescriptions. The only difference between the three is the higher you go up, the more coverage that you'll receive and the higher payout. So the standard is \$17.66. Oh. The plus is \$31.61 and the prime is \$43.28. I'll do the... Uh, uh, that's a month? A week. Oh, a week. Uh, uh, let me see. Um, I do... I wonder if Standard will let me get my... 'cause I got health coverage, but I have to get, like, a shot once a month and I wonder if I'll be able to get my shot on Standard. Um- That would be insane because we're not the carrier. Yeah. Um, I'll just go with Standard. Well, was there anything else that you wanted to add? That's it. Oh, I just wanted to ask you, what... I'm sorry, what's the, um, the website? Uh, what's the, uh, website that I go to to see... to call them about which doctor I could go to? You told me the last time, but I for- I wrote it down last week. So you go to multiplan.com. That where you see which doctors in the area- Multi- ... take the insurance. MultiPlan? Yes, sir. Okay. Multiplan.com? Yes, sir. All right. Thank you, man. No problem, Mr. Wright. Was there anything else I could help you with today? That's it. Right. So I do have to let you know that your plan falls under Section 125. Section 125 is the 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 and divorce, having or adopting a child, or gaining or losing coverage from another carrier. Okay. All right. So that website was multiplan.com? Yes, sir. Okay. Thank you, man. No problem. Was there anything else I could help you with today? That's it. All right. Thanks for calling Benefits in a Car, though. Hope you have a great rest of your week, man. All right. You too, man. Thank you.

Conversation Format

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

Speaker speaker_1: ... if it's not benefits and a card, this is Malcolm. How can I help you?

Speaker speaker_2: He- hello, my name is Shane Wright. I'm trying to, um, uh, get, uh, more benefits. Uh, I select, uh, I selected some already, but I forgot to select my health.

Speaker speaker_1: All right. What staffing company do you work for?

Speaker speaker_2: Uh, Par- Partners Personnel.

Speaker speaker_1: What's your last four of your Social?

Speaker speaker_2: Uh, 7571.

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

Speaker speaker_2: Yeah. 39600 Fremont Boulevard, Apartment 16. And date of birth is 07-28-1988.

Speaker speaker_1: Thank you. So we got your phone number, 510-372-6918.

Speaker speaker_2: Yeah.

Speaker speaker_1: And I think your email is shanewyboo100@gmail.com?

Speaker speaker_2: Yeah, shanebo100@gmail.com.

Speaker speaker_1: Yeah. You say you wanna add medical?

Speaker speaker_2: Yeah, health coverage.

Speaker speaker_1: Right. So which... Like, so they offer you three different ones. They offer you the VIP Standard, the VIP Plus and the VIP Prime. The VIP Standard is 20-

Speaker speaker_2: Oh, what's the-

Speaker speaker_1: Go ahead.

Speaker speaker_2: What's the VIP Standard?

Speaker speaker_1: So all th- all three of these plans cover doctor's, hospitals and prescriptions. The only difference between the three is the higher you go up, the more coverage that you'll receive and the higher payout. So the standard is \$17.66.

Speaker speaker_2: Oh.

Speaker speaker_1: The plus is \$31.61 and the prime is \$43.28.

Speaker speaker_2: I'll do the... Uh, uh, that's a month?

Speaker speaker_1: A week.

Speaker speaker_2: Oh, a week. Uh, uh, let me see. Um, I do... I wonder if Standard will let me get my... 'cause I got health coverage, but I have to get, like, a shot once a month and I wonder if I'll be able to get my shot on Standard. Um-

Speaker speaker_1: That would be insane because we're not the carrier.

Speaker speaker_2: Yeah. Um, I'll just go with Standard.

Speaker speaker_1: Well, was there anything else that you wanted to add?

Speaker speaker_2: That's it. Oh, I just wanted to ask you, what... I'm sorry, what's the, um, the website? Uh, what's the, uh, website that I go to to see... to call them about which doctor I could go to? You told me the last time, but I for- I wrote it down last week.

Speaker speaker_1: So you go to multiplan.com. That where you see which doctors in the area-

Speaker speaker_2: Multi-

Speaker speaker_1: ... take the insurance.

Speaker speaker_2: MultiPlan?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Okay. Multiplan.com?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: All right. Thank you, man.

Speaker speaker_1: No problem, Mr. Wright. Was there anything else I could help you with today?

Speaker speaker_2: That's it.

Speaker speaker_1: Right. So I do have to let you know that your plan falls under Section 125. Section 125 is the 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 and divorce, having or adopting a child, or gaining or losing coverage from another carrier.

Speaker speaker_2: Okay.

Speaker speaker_1: All right.

Speaker speaker_2: So that website was multiplan.com?

Speaker speaker_1: Yes, sir.

Speaker speaker_2: Okay. Thank you, man.

Speaker speaker_1: No problem. Was there anything else I could help you with today?

Speaker speaker_2: That's it.

Speaker speaker_1: All right. Thanks for calling Benefits in a Car, though. Hope you have a great rest of your week, man.

Speaker speaker_2: All right. You too, man.

Speaker speaker_1: Thank you.