

## **Transcript: Malcolm**

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### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thanks for the call on Benefits in the Cart. This is Malcolm. How can I help you? Um, my name Tiara Davis. I'm trying to enroll in the benefits. What staffing company do you work for? What'd you say? What staffing company do you work for? Uh, Partners Personnel. What's the last four of your Social? 1698. First name? Tiara Davis. For security purposes, can you verify your address and date of birth for me? 1111 Lakeside Drive, Eunice, South Carolina, 29379, 83090. Okay, so we got your phone number, 251-4140. Do what? Let me... Okay. Say that, could you say that again please? The phone number is 251-4140? Yes, sir. And the g- email is tdave3232@gmail.com? Yes, sir. Thank you. And what type of coverage were you looking to get enrolled into? I, that's what I'm trying to see, like, um, just trying to see what's really going on 'cause I sh- I got a text message to my phone. I really don't know much about it, but I'm trying to, uh, I'm definitely trying to enroll. So they offer you medical, free Rx, virtual care, dental, short term disability, life insurance, vision, critical illness, group accidents- I need- ... preventative care. Go ahead? I need medical and, um, medical and dental. Okay. So for medical they offer you five different plans. They offer you the VIP Standard, the VIP Plus and the VIP Prime. All three of these plans cover doctors, hospitals and prescriptions. The only difference between the three is with the Plus and the Prime they give you more as far as the hospital benefit goes. And the other two plans, they have the MEC TeleRx and the MEC Enhanced. The MEC TeleRx is good for wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women. That is not included- Yeah, I need that. I need- Yes? I need that one right there. I just need something simple like, for medical and for dental. It, it don't even got to be nothing, you know what I'm saying? I just need to be, to be able to get, to be able to get- So the, so the preventive care plan doesn't cover doctors, hospitals or prescriptions. It's for preventative, it's for preventative services. Well, whatever, whatever cover that, that's what I want. I just don't want nothing like over the roof. I just want something that's just gonna cover that right there. All right. So if that's a... that plan is \$16.80. I mean, the dental is \$3.63. So in total- Okay. ... you're paying \$20.43. Was there anything else that you were interested in? No, that's it. All right. Do you authorize your employer to make these deductions? Could you say it again? Do you authorize your employer to make these deductions? Mm-hmm. Who is Mike? I'm going to complain. Who is Mike? Who is Mike? That Black man with the dreads. I don't even know who he is. All right. Sorry. I do have to let you know that and follow on to Section 125. Section 125 is the IRS regulation that allows you to get enrolled in these plans pre-tax, but 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, you have a qualifying life event such as marriage or divorce, having or adopting a child or gaining or losing coverage from another carrier. Mm-hmm. All right. And are you aware that

this coverage won't become active until the month, until January 6th next year? Okay. All right. Well, was there anything else that I can help you with today, Ms. Davis? Wait, can I use it at any dentist, like d- any dentist? So you go to [ampublic.com](http://ampublic.com). That website will tell you what dentists in the area take the insurance. AM Public? Yes, ma'am. Okay. All right. All right. Was there anything else I could help you with today, Ms. Davis? That's it. Well, thanks for calling Benefits in the Cart. I hope you have a great rest of your day. 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 the call on Benefits in the Cart. This is Malcolm. How can I help you?

Speaker speaker\_2: Um, my name Tiara Davis. I'm trying to enroll in the benefits.

Speaker speaker\_1: What staffing company do you work for?

Speaker speaker\_2: What'd you say?

Speaker speaker\_1: What staffing company do you work for?

Speaker speaker\_2: Uh, Partners Personnel.

Speaker speaker\_1: What's the last four of your Social?

Speaker speaker\_2: 1698.

Speaker speaker\_1: First name?

Speaker speaker\_2: Tiara Davis.

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

Speaker speaker\_2: 1111 Lakeside Drive, Eunice, South Carolina, 29379, 83090.

Speaker speaker\_1: Okay, so we got your phone number, 251-4140.

Speaker speaker\_2: Do what? Let me... Okay. Say that, could you say that again please?

Speaker speaker\_1: The phone number is 251-4140?

Speaker speaker\_2: Yes, sir.

Speaker speaker\_1: And the g- email is [tdave3232@gmail.com](mailto:tdave3232@gmail.com)?

Speaker speaker\_2: Yes, sir.

Speaker speaker\_1: Thank you. And what type of coverage were you looking to get enrolled into?

Speaker speaker\_2: I, that's what I'm trying to see, like, um, just trying to see what's really going on 'cause I sh- I got a text message to my phone. I really don't know much about it, but I'm trying to, uh, I'm definitely trying to enroll.

Speaker speaker\_1: So they offer you medical, free Rx, virtual care, dental, short term disability, life insurance, vision, critical illness, group accidents-

Speaker speaker\_2: I need-

Speaker speaker\_1: ... preventative care. Go ahead?

Speaker speaker\_2: I need medical and, um, medical and dental.

Speaker speaker\_1: Okay. So for medical they offer you five different plans. They offer you the VIP Standard, the VIP Plus and the VIP Prime. All three of these plans cover doctors, hospitals and prescriptions. The only difference between the three is with the Plus and the Prime they give you more as far as the hospital benefit goes. And the other two plans, they have the MEC TeleRx and the MEC Enhanced. The MEC TeleRx is good for wellness checks, physicals, vaccinations, cancer screenings, pap smears and mammograms for women. That is not included-

Speaker speaker\_2: Yeah, I need that. I need-

Speaker speaker\_1: Yes?

Speaker speaker\_2: I need that one right there. I just need something simple like, for medical and for dental. It, it don't even got to be nothing, you know what I'm saying? I just need to be, to be able to get, to be able to get-

Speaker speaker\_1: So the, so the preventive care plan doesn't cover doctors, hospitals or prescriptions. It's for preventative, it's for preventative services.

Speaker speaker\_2: Well, whatever, whatever cover that, that's what I want. I just don't want nothing like over the roof. I just want something that's just gonna cover that right there.

Speaker speaker\_1: All right. So if that's a... that plan is \$16.80. I mean, the dental is \$3.63. So in total-

Speaker speaker\_2: Okay.

Speaker speaker\_1: ... you're paying \$20.43. Was there anything else that you were interested in?

Speaker speaker\_2: No, that's it.

Speaker speaker\_1: All right. Do you authorize your employer to make these deductions?

Speaker speaker\_2: Could you say it again?

Speaker speaker\_1: Do you authorize your employer to make these deductions?

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_3: Who is Mike? I'm going to complain. Who is Mike?

Speaker speaker\_2: Who is Mike? That Black man with the dreads.

Speaker speaker\_3: I don't even know who he is.

Speaker speaker\_1: All right. Sorry. I do have to let you know that and follow on to Section 125. Section 125 is the IRS regulation that allows you to get enrolled in these plans pre-tax, but 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, 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: Mm-hmm.

Speaker speaker\_1: All right. And are you aware that this coverage won't become active until the month, until January 6th next year?

Speaker speaker\_2: Okay.

Speaker speaker\_1: All right. Well, was there anything else that I can help you with today, Ms. Davis?

Speaker speaker\_2: Wait, can I use it at any dentist, like d- any dentist?

Speaker speaker\_1: So you go to [ampublic.com](http://ampublic.com). That website will tell you what dentists in the area take the insurance.

Speaker speaker\_2: AM Public?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_2: Okay. All right.

Speaker speaker\_1: All right. Was there anything else I could help you with today, Ms. Davis?

Speaker speaker\_2: That's it.

Speaker speaker\_1: Well, thanks for calling Benefits in the Cart. I hope you have a great rest of your day.

Speaker speaker\_2: You too.

Speaker speaker\_1: Thank you.