**Transcript: Malcolm** 

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## **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Hello? Is this Mr. David? Hey, is this Mr. David? Yeah. Yeah, can I... Are you speaking? Hey, is this Mr. David? This is Malcolm with Benefits in the Car and I'm calling in regards to your enrollment form with MAU. Yeah, yeah. Is everything okay? Yes, sir. So it's just that you selected both Insurance Plus plans and we're trying to figure out which one you want to get enrolled into because you can't get both. You have the Insurance Plus Basic at \$17.39 and the Insurance Plus Enhanced is \$24.69. So we just need to know which one you wanted to get enrolled into. Oh, okay. I'm sorry. Yeah, uh, the \$17 one is fine, but I also wanted to ask, since I got hired on through a temp agency, will it even kick in by the time I work my 500 hours or ...? So the way that it works, whenever you, whenever you re- submit the form, it takes one to two weeks-Okay. ... for the enrollment process. And then once you see that first deduction from your paycheck, when we see it in our systems, that following Monday is when your coverage will become active. Okay. And for my dental coverage, what, how does that work? Because right now I have a big, uh, I have a big cavity, um, that I need an extraction for, and, um, because I'm not insured, uh, I can't really schedule anything. Um, so I just wanted to see what the limits are for the dental insurance. So it says with the basic dental work, such as fillings or extractions, except for surgical extractions, it will be covered at 80% once you've met your annual deductible of \$50 per person. Okay. Any major, any major services like crowns or orthodontia are not covered. And the maximum that the plan will pay per year is \$500. Oh, I mean, that's, it's better than nothing, right? Yes, yes. Well, and I do see that you have the life insurance, but you didn't, um, list a beneficiary. Do you... Would you happen to have that information? We just need a first name and last name and their relationship to you. Yeah, let me do, um... Let me do Rosemary Mercado. So is that R-O-S-M... Uh, R-O-S-E-M-A-R-Y? Yes. And then M-E-R-C-A-D-O. M-E-R- C-A-D-O. C-A-D-O. And who would that be? My mom. Yeah. All right. Well, that's all I needed from you, Mr. David. Was there anything else I could help you with while we have you on the phone? Um, no, I think that'd be everything. Thank you for calling. No problem, Mr. David. If there's nothing else, I hope you have a great rest of your week, man. All right. Thank you so much. No problem.

## **Conversation Format**

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker 1: Hello?

Speaker speaker\_0: Is this Mr. David? Hey, is this Mr. David?

Speaker speaker\_1: Yeah. Yeah, can I... Are you speaking?

Speaker speaker\_0: Hey, is this Mr. David? This is Malcolm with Benefits in the Car and I'm calling in regards to your enrollment form with MAU.

Speaker speaker\_1: Yeah, yeah. Is everything okay?

Speaker speaker\_0: Yes, sir. So it's just that you selected both Insurance Plus plans and we're trying to figure out which one you want to get enrolled into because you can't get both. You have the Insurance Plus Basic at \$17.39 and the Insurance Plus Enhanced is \$24.69. So we just need to know which one you wanted to get enrolled into.

Speaker speaker\_1: Oh, okay. I'm sorry. Yeah, uh, the \$17 one is fine, but I also wanted to ask, since I got hired on through a temp agency, will it even kick in by the time I work my 500 hours or...?

Speaker speaker\_0: So the way that it works, whenever you, whenever you re- submit the form, it takes one to two weeks-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... for the enrollment process. And then once you see that first deduction from your paycheck, when we see it in our systems, that following Monday is when your coverage will become active.

Speaker speaker\_1: Okay. And for my dental coverage, what, how does that work? Because right now I have a big, uh, I have a big cavity, um, that I need an extraction for, and, um, because I'm not insured, uh, I can't really schedule anything. Um, so I just wanted to see what the limits are for the dental insurance.

Speaker speaker\_0: So it says with the basic dental work, such as fillings or extractions, except for surgical extractions, it will be covered at 80% once you've met your annual deductible of \$50 per person.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Any major, any major services like crowns or orthodontia are not covered. And the maximum that the plan will pay per year is \$500.

Speaker speaker\_1: Oh, I mean, that's, it's better than nothing, right?

Speaker speaker\_0: Yes, yes. Well, and I do see that you have the life insurance, but you didn't, um, list a beneficiary. Do you... Would you happen to have that information? We just need a first name and last name and their relationship to you.

Speaker speaker\_1: Yeah, let me do, um... Let me do Rosemary Mercado.

Speaker speaker\_0: So is that R-O-S-M... Uh, R-O-S-E-M-A-R-Y?

Speaker speaker\_1: Yes. And then M-E-R-C-A-D-O.

Speaker speaker\_0: M-E-R-

Speaker speaker\_1: C-A-D-O.

Speaker speaker\_0: C-A-D-O. And who would that be?

Speaker speaker\_1: My mom.

Speaker speaker\_0: Yeah. All right. Well, that's all I needed from you, Mr. David. Was there anything else I could help you with while we have you on the phone?

Speaker speaker\_1: Um, no, I think that'd be everything. Thank you for calling.

Speaker speaker\_0: No problem, Mr. David. If there's nothing else, I hope you have a great rest of your week, man.

Speaker speaker\_1: All right. Thank you so much.

Speaker speaker\_0: No problem.