

Transcript: Malcolm

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Full Transcript

Thanks for calling Benefits in the Car. This is Malcolm, how can I help you? Hey, Malcolm, I was calling to see if I could add vision insurance- Mm-hmm. ... to my... for me. What staffing company you work for? Uh, MAUM. Okay. What's the last four of your social? 0692. First name? Tjuan. Last name? Robinson. R-O-B-I-N-S-O-N. Okay. So security purposes, can you verify your address and date of birth for me? Uh, 09/09/1988. My address is, uh, 21 Reynolds, uh, 2105 Reynolds Avenue, uh, Apartment G, North Charleston, South Carolina 29405. Thank you. Can we have your phone number? 843-901-1776. Yes, but we gonna change that. We're gonna change that to 954- Wait one moment. ... 998- 954-998- 9298. You said 954-998-9298? Yeah, let me double-check and make sure I got my right... I, I just, I just got the number, but I'm quite sure that's what it was. You're fine. Let me double-check. Let me see. Uh, let me see. Hold on. Wait up. Uh, uh, yeah, let me see. 954-998-9298. Yes. Thank you. And the email is robinm88@gmail.com? Yep. Let's see. You say you just want the vision coverage, correct? Yes, sir. And that's it? Uh, what's... Well, how, how much is the dental? The dental will be \$3.51. And the vision is how much? \$2.15. Yeah, go ahead. Go ahead and add it. Go ahead. Well, go ahead and add the dental. Well, that's all I wanted- I'm not gonna use it, but... Yeah, that's all I wanted for now. You know, I'm, I'm planning on having no healthcare, so. All right, so- I really don't, say again? No, nothing. Uh, we 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 company open enrollment period, or you have a qualifying life event excuse me, such as marriage and divorce, having or adopting a child, or gaining or losing coverage from another carrier. So basically, I can't, I can't get out of this plan, basically? Unless you have a company... So you get 30 days from the date you receive your first paycheck. After those 30 days, you wouldn't be able to cancel, no, sir. Unless you had a company open enrollment period, or you had a qualifying life event, or you stopped working with the company. Okay, that's fine. 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 will be sent one to two weeks from the activation date. Okay, well, you can just go ahead and take off the dental then since I ain't gonna be able to get out of this. And it ain't nothing but \$3 and I ain't gonna never use it. Okay. Nah, I just want, I just want the vision because I need some contacts and glasses basically. Okay. Well, you might as well leave it on. Leave it on that, man. Leave it on. I'm sorry. I'm sorry to do all that for you. I'm sorry to go back and forth from my damn self, man. Leave it on there. It's okay. Okay. I really appreciate it. Thank you for bearing with me. Yeah, man. Was there anything else you, I could help you with today, Mr. Robinson? Uh, no, not at all. I think, I think this was... This is all I really

wanted. All right, if there's nothing else, thanks for calling Benefits in the Car. I hope you have a great rest of your week, man. And so you're saying... Oh, so, I'm sorry, I'm sorry. I'm s- I'm sorry. So you're saying, so this, this should take an effect, like, what, two pay periods? It typically takes one to two weeks. Yes, sir. Okay, thank you. I appreciate it. That's all. I made sure I heard it correctly. No problem. Thanks for calling Benefits in the Car. I hope you have a great rest of your week. Same. Thank you.

Conversation Format

Speaker speaker_0: Thanks for calling Benefits in the Car. This is Malcolm, how can I help you?

Speaker speaker_1: Hey, Malcolm, I was calling to see if I could add vision insurance-

Speaker speaker_0: Mm-hmm.

Speaker speaker_1: ... to my... for me.

Speaker speaker_0: What staffing company you work for?

Speaker speaker_1: Uh, MAUM.

Speaker speaker_0: Okay. What's the last four of your social?

Speaker speaker_1: 0692.

Speaker speaker_0: First name?

Speaker speaker_1: Tjuan.

Speaker speaker_0: Last name?

Speaker speaker_1: Robinson. R-O-B-I-N-S-O-N.

Speaker speaker_0: Okay. So security purposes, can you verify your address and date of birth for me?

Speaker speaker_1: Uh, 09/09/1988. My address is, uh, 21 Reynolds, uh, 2105 Reynolds Avenue, uh, Apartment G, North Charleston, South Carolina 29405.

Speaker speaker_0: Thank you. Can we have your phone number? 843-901-1776.

Speaker speaker_1: Yes, but we gonna change that. We're gonna change that to 954-

Speaker speaker_0: Wait one moment.

Speaker speaker_1: ... 998-

Speaker speaker_0: 954-998-

Speaker speaker_1: 9298.

Speaker speaker_0: You said 954-998-9298?

Speaker speaker_1: Yeah, let me double-check and make sure I got my right... I, I just, I just got the number, but I'm quite sure that's what it was.

Speaker speaker_0: You're fine.

Speaker speaker_1: Let me double-check. Let me see. Uh, let me see. Hold on. Wait up. Uh, uh, yeah, let me see. 954-998-9298. Yes. Thank you.

Speaker speaker_0: And the email is robinm88@gmail.com?

Speaker speaker_1: Yep.

Speaker speaker_0: Let's see. You say you just want the vision coverage, correct?

Speaker speaker_1: Yes, sir.

Speaker speaker_0: And that's it?

Speaker speaker_1: Uh, what's... Well, how, how much is the dental?

Speaker speaker_0: The dental will be \$3.51.

Speaker speaker_1: And the vision is how much?

Speaker speaker_0: \$2.15.

Speaker speaker_1: Yeah, go ahead. Go ahead and add it. Go ahead. Well, go ahead and add the dental.

Speaker speaker_0: Well, that's all I wanted-

Speaker speaker_1: I'm not gonna use it, but... Yeah, that's all I wanted for now. You know, I'm, I'm planning on having no healthcare, so.

Speaker speaker_0: All right, so-

Speaker speaker_1: I really don't, say again?

Speaker speaker_0: No, nothing. Uh, we 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 company open enrollment period, or you have a qualifying life event excuse me, such as marriage and divorce, having or adopting a child, or gaining or losing coverage from another carrier.

Speaker speaker_1: So basically, I can't, I can't get out of this plan, basically?

Speaker speaker_0: Unless you have a company... So you get 30 days from the date you receive your first paycheck. After those 30 days, you wouldn't be able to cancel, no, sir. Unless you had a company open enrollment period, or you had a qualifying life event, or you stopped working with the company.

Speaker speaker_1: Okay, that's fine.

Speaker speaker_0: 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 will be sent one to two weeks from the activation date.

Speaker speaker_1: Okay, well, you can just go ahead and take off the dental then since I ain't gonna be able to get out of this. And it ain't nothing but \$3 and I ain't gonna never use it.

Speaker speaker_0: Okay.

Speaker speaker_1: Nah, I just want, I just want the vision because I need some contacts and glasses basically.

Speaker speaker_0: Okay.

Speaker speaker_1: Well, you might as well leave it on. Leave it on that, man. Leave it on. I'm sorry. I'm sorry to do all that for you. I'm sorry to go back and forth from my damn self, man. Leave it on there. It's okay.

Speaker speaker_0: Okay.

Speaker speaker_1: I really appreciate it. Thank you for bearing with me.

Speaker speaker_0: Yeah, man. Was there anything else you, I could help you with today, Mr. Robinson?

Speaker speaker_1: Uh, no, not at all. I think, I think this was... This is all I really wanted.

Speaker speaker_0: All right, if there's nothing else, thanks for calling Benefits in the Car. I hope you have a great rest of your week, man.

Speaker speaker_1: And so you're saying... Oh, so, I'm sorry, I'm sorry. I'm s- I'm sorry. So you're saying, so this, this should take an effect, like, what, two pay periods?

Speaker speaker_0: It typically takes one to two weeks. Yes, sir.

Speaker speaker_1: Okay, thank you. I appreciate it. That's all. I made sure I heard it correctly.

Speaker speaker_0: No problem. Thanks for calling Benefits in the Car. I hope you have a great rest of your week.

Speaker speaker_1: Same.

Speaker speaker_0: Thank you.