

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hello. Um, I just got on break on work, and I just seen a text, and it said something about enrolling in benefits. I'd like to do that. Okay. Uh, what's the name of the staffing agency that you work for, and what are the last four of your Social? Um, Brett Anthony, and I... I'm at a temporary agency. It's called, um, ManCan, but I'm working at Welded Tubes. Okay, so ManCan. And then, um, what are the last four of your Social again? I'm sorry. Uh, four-six-four-eight. And for security purposes, could you verify your full address as well as your date of birth? Home address? Yes. You said y- um, 7209 Beaver Road, Williamsfield, Ohio. And, um, what was your birthday? January 4th, 2002. Okay, one second. Okay, thank you. I have to update your, um, birthday 'cause for some reason, we didn't have it on file. You said January 4th, 2004? 2002. 2002. Okay, thank you. Yep. And then I have 234-926-1514 as your phone number. Yep. Okay, and then I have brethanthy550@gmail.com. Is that still up-to-date? Um, it should be Brett Anthony, so B-R-E-T-T. Okay. And then anthony550@gmail.com. Okay, thank you. What does the text say that you just received? Um, it said, "Congratulations on enrolling in benefits called BCI or BIC." Or W-W something, some kind of ManCan website. Okay. So, let me check to see when, um, the company's open enrollment period was. Did you just now get that text by any chance? Like- No, I got it... No, I got it a little bit ago, and I, I just, like... I, I messed up, and I got a little... I got to it late. Okay. Because I'm looking, and it looks like you passed your, um, personal open enrollment period already. They only give you 30 days from the day that you received your first check to enroll, and it looks like the last day that you had to enroll would have been October 11th. Oh, man. And the last 30- Is there any way to appeal it? So, in the last 30 days, have you, um, lost benefit, gotten married, gotten divorced- No, I haven't. ... had a baby, or adopted? Nope. No? So you would have to either be within the first 30 days of receiving your paycheck or be in the company's open enrollment period to enroll, or suffer one of those quali- quality life events. But let me verify to see when their company open enrollment period is because if it's around this- Is that like- Yes. Is that like a certain time of the year? Sorry for cutting you off. Yes, sir. I'm just trying to get Yeah. So, so, yeah. So your personal would be... Your personal open enrollment period is your personal time that you as a member have to enroll. So that's considered the first 30 days from the day that you receive your first check. And then as the company, you guys can enroll as well. But that's when the company's in open enrollment period, which is yearly. Um, but let me verify to see when MAN's company open enrollment period is to see if, um... If you could really help me out, I would really appreciate it 'cause I'm, I'm stressing about this 'cause I got to it late, and, uh, I was definitely my bad, and I just had a lot of stuff going on. Okay. Uh, so it looks like for MAN's it was in April, from April 22nd to May 31st. Okay. Um, so I won't be able to- So you're saying that was

for ManCan? Yes, sir. So I won't be able to enroll you unfortunately. There's nothing you could do? No, sir. We're really just the healthcare administrators for staffing agencies, so you would have to be within those windows to, um, to be eligible. And unfortunately, there's nothing that I can do on my end. It's not gonna allow me to override that. So you know what, what... You know what, uh, result comes with that? Is that, like, if I get hurt or something, or if I'm hospitalized. So, they provide, they provide healthcare benefits, so it could be like a preventative plan, um, of course, your hospital indemnity plans, which are the ones that cover your doctor visits, you're sick. Okay. Hospitalization if injured. Um, they also include additional benefits that you would be able to add, like dental, vision, the life, short-term- Is it just the health? Yes, it's only healthcare benefits. Oh, okay. Okay. So the benefits is only the healthcare. That's it. Yeah, it's only healthcare. It's nothing else. Mm-hmm. Okay, okay. Okay, so I'm not, not as worried then. Okay. So, um, if you're still interested, just keep in mind that when the company's in open enrollment period, they will notify you. And like I said, it should be... Next April throughout May. Um, it's normally around the same month. I'm not sure if it's gonna be around the same days. Sometimes it changes, um, but it sh- for sure should be around April and May. I would just keep it that in mind if you're still, like, looking into enrolling around those months. Okay. Um, I got one more question. So you're saying there's just health? So they don't take nothing out for, like, say if you get laid off for unemployment, that's not the same thing? Like this is just only for health? Like if you... Like if you get hurt or something? Yeah. So say like... So yeah. So say if I did get hurt and then say I had like a broken hand or something, I couldn't work for like a month. Yeah. So that's health. So- That's considered healthcare. So that would've been that? Yes. Okay. Um- That's considered short-term disability. Okay. And those are one of the plans that they offer. Was... So in that plan, did it have something about like getting laid off in unemployment or no? Like do they put some of that into like if you get laid off you can collect unemployment or no? That's probably not part of it, is it? No sir. It is just health? Okay. Okay. Then I'm not worried at all then. Okay. If it was just health, then that's fine. Yeah. So it's, it's healthcare plans. It's different ones, um, but like I said, you would have to be, like, if you wanted to enroll, either way- Okay. ... I wouldn't be able to enroll you because you would either have to be within your personal open enrollment period, which is the first 30 days from the day that you see your first chat. And then, or you would have to be within company open enrollment period as a company. All right. So I'm not too worried 'cause I got health right now. So if that's just for health, then I'm not stressing it then. I'm not too worried. Okay. I'm sorry- Okay. Thank you. ... again. Mm-hmm. No, it's okay. It's okay. Thank you for the help. I appreciate it. You're welcome. I hope you have a good day. You too. Goodbye. Bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker_1: Hello. Um, I just got on break on work, and I just seen a text, and it said something about enrolling in benefits. I'd like to do that.

Speaker speaker_0: Okay. Uh, what's the name of the staffing agency that you work for, and what are the last four of your Social?

Speaker speaker_1: Um, Brett Anthony, and I... I'm at a temporary agency. It's called, um, ManCan, but I'm working at Welded Tubes.

Speaker speaker_0: Okay, so ManCan. And then, um, what are the last four of your Social again? I'm sorry.

Speaker speaker_1: Uh, four-six-four-eight.

Speaker speaker_0: And for security purposes, could you verify your full address as well as your date of birth?

Speaker speaker_1: Home address?

Speaker speaker_0: Yes.

Speaker speaker_1: You said y- um, 7209 Beaver Road, Williamsfield, Ohio.

Speaker speaker_0: And, um, what was your birthday?

Speaker speaker_1: January 4th, 2002.

Speaker speaker_0: Okay, one second.

Speaker speaker_1: Okay, thank you.

Speaker speaker_0: I have to update your, um, birthday 'cause for some reason, we didn't have it on file. You said January 4th, 2004?

Speaker speaker_1: 2002.

Speaker speaker_0: 2002. Okay, thank you.

Speaker speaker_1: Yep.

Speaker speaker_0: And then I have 234-926-1514 as your phone number.

Speaker speaker_1: Yep.

Speaker speaker_0: Okay, and then I have bretanthony550@gmail.com. Is that still up-to-date?

Speaker speaker_1: Um, it should be Brett Anthony, so B-R-E-T-T.

Speaker speaker_0: Okay.

Speaker speaker_1: And then anthony550@gmail.com.

Speaker speaker_0: Okay, thank you. What does the text say that you just received?

Speaker speaker_1: Um, it said, "Congratulations on enrolling in benefits called BCI or BIC." Or W-W something, some kind of ManCan website.

Speaker speaker_0: Okay. So, let me check to see when, um, the company's open enrollment period was. Did you just now get that text by any chance? Like-

Speaker speaker_1: No, I got it... No, I got it a little bit ago, and I, I just, like... I, I messed up, and I got a little... I got to it late.

Speaker speaker_0: Okay. Because I'm looking, and it looks like you passed your, um, personal open enrollment period already. They only give you 30 days from the day that you received your first check to enroll, and it looks like the last day that you had to enroll would have been October 11th.

Speaker speaker_1: Oh, man.

Speaker speaker_0: And the last 30-

Speaker speaker_1: Is there any way to appeal it?

Speaker speaker_0: So, in the last 30 days, have you, um, lost benefit, gotten married, gotten divorced-

Speaker speaker_1: No, I haven't.

Speaker speaker_0: ... had a baby, or adopted?

Speaker speaker_1: Nope.

Speaker speaker_0: No? So you would have to either be within the first 30 days of receiving your paycheck or be in the company's open enrollment period to enroll, or suffer one of those quali- quality life events. But let me verify to see when their company open enrollment period is because if it's around this-

Speaker speaker_1: Is that like-

Speaker speaker_0: Yes.

Speaker speaker_1: Is that like a certain time of the year? Sorry for cutting you off.

Speaker speaker_0: Yes, sir.

Speaker speaker_1: I'm just trying to get

Speaker speaker_2: Yeah.

Speaker speaker_0: So, so, yeah. So your personal would be... Your personal open enrollment period is your personal time that you as a member have to enroll. So that's considered the first 30 days from the day that you receive your first check. And then as the company, you guys can enroll as well. But that's when the company's in open enrollment period, which is yearly. Um, but let me verify to see when MAN's company open enrollment period is to see if, um...

Speaker speaker_1: If you could really help me out, I would really appreciate it 'cause I'm, I'm stressing about this 'cause I got to it late, and, uh, I was definitely my bad, and I just had a lot of stuff going on.

Speaker speaker_0: Okay. Uh, so it looks like for MAN's it was in April, from April 22nd to May 31st.

Speaker speaker_1: Okay.

Speaker speaker_0: Um, so I won't be able to-

Speaker speaker_1: So you're saying that was for ManCan?

Speaker speaker_0: Yes, sir. So I won't be able to enroll you unfortunately.

Speaker speaker_1: There's nothing you could do?

Speaker speaker_0: No, sir. We're really just the healthcare administrators for staffing agencies, so you would have to be within those windows to, um, to be eligible. And unfortunately, there's nothing that I can do on my end. It's not gonna allow me to override that.

Speaker speaker_1: So you know what, what... You know what, uh, result comes with that? Is that, like, if I get hurt or something, or if I'm hospitalized.

Speaker speaker_0: So, they provide, they provide healthcare benefits, so it could be like a preventative plan, um, of course, your hospital indemnity plans, which are the ones that cover your doctor visits, you're sick.

Speaker speaker_1: Okay.

Speaker speaker_0: Hospitalization if injured. Um, they also include additional benefits that you would be able to add, like dental, vision, the life, short-term-

Speaker speaker_1: Is it just the health?

Speaker speaker_0: Yes, it's only healthcare benefits.

Speaker speaker_1: Oh, okay. Okay. So the benefits is only the healthcare. That's it.

Speaker speaker_0: Yeah, it's only healthcare. It's nothing else.

Speaker speaker_1: Mm-hmm. Okay, okay. Okay, so I'm not, not as worried then. Okay.

Speaker speaker_0: So, um, if you're still interested, just keep in mind that when the company's in open enrollment period, they will notify you. And like I said, it should be... Next April throughout May. Um, it's normally around the same month. I'm not sure if it's gonna be around the same days. Sometimes it changes, um, but it sh- for sure should be around April and May. I would just keep it that in mind if you're still, like, looking into enrolling around those months.

Speaker speaker_1: Okay. Um, I got one more question. So you're saying there's just health? So they don't take nothing out for, like, say if you get laid off for unemployment, that's not the same thing? Like this is just only for health?

Speaker speaker_0: Like if you... Like if you get hurt or something?

Speaker speaker_1: Yeah. So say like... So yeah. So say if I did get hurt and then say I had like a broken hand or something, I couldn't work for like a month.

Speaker speaker_0: Yeah. So that's health.

Speaker speaker_1: So-

Speaker speaker_0: That's considered healthcare.

Speaker speaker_1: So that would've been that?

Speaker speaker_0: Yes.

Speaker speaker_1: Okay. Um-

Speaker speaker_0: That's considered short-term disability.

Speaker speaker_1: Okay.

Speaker speaker_0: And those are one of the plans that they offer.

Speaker speaker_1: Was... So in that plan, did it have something about like getting laid off in unemployment or no? Like do they put some of that into like if you get laid off you can collect unemployment or no? That's probably not part of it, is it?

Speaker speaker_0: No sir.

Speaker speaker_1: It is just health? Okay. Okay. Then I'm not worried at all then. Okay. If it was just health, then that's fine.

Speaker speaker_0: Yeah. So it's, it's healthcare plans. It's different ones, um, but like I said, you would have to be, like, if you wanted to enroll, either way-

Speaker speaker_1: Okay.

Speaker speaker_0: ... I wouldn't be able to enroll you because you would either have to be within your personal open enrollment period, which is the first 30 days from the day that you see your first chat. And then, or you would have to be within company open enrollment period as a company.

Speaker speaker_1: All right. So I'm not too worried 'cause I got health right now. So if that's just for health, then I'm not stressing it then. I'm not too worried.

Speaker speaker_0: Okay. I'm sorry-

Speaker speaker_1: Okay. Thank you.

Speaker speaker_0: ... again. Mm-hmm.

Speaker speaker_1: No, it's okay. It's okay. Thank you for the help. I appreciate it.

Speaker speaker_0: You're welcome. I hope you have a good day.

Speaker speaker_1: You too. Goodbye.

Speaker speaker_0: Bye.