

## **Transcript: Justin**

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### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits and Your Card. This is Justin. How can I help you today? I was just calling to see if I'm able to enroll into, um, the benefits. Yeah, let me check on that. Uh, what's the staffing agency you work for? Um, Around the Clock Healthcare. And the last four of your Social? 1932. And what was your first and last name? Candy Blue. All right. And for security purposes, can you verify the home address, including city, state and zip code, Candy? Um, 5228 Cunningham Drive, Columbus, Georgia 31909. Looks like I have a different address on file. You do, you do have Turner Road... or you have University. I have Turner Road, is that a old address or a current address? It's old. Here, what's your new address so I can go ahead and update it for you? It's 5228 Cunningham Drive, and that was Columbus, Georgia 31909. And confirm your date of birth. 30/14/1987. I'm looking at your telephone number, it has a 678-590-6024? Yes. The email, it has candyblue87 at gmail? Yes. Okay, so let's see here. So, looking at the Audit tab, it looks like you actually enrolled yourself into dental for employee plus spouse. Mm-hmm. Did you want to make changes to that or do you wanna keep that? Um, well, I just did it, and then I seen something on the dashboard saying that I needed to call to make sure I could enroll, so I didn't know if that still applied or... Totally understand, but everything in our system is good to go. Um, if you wanted to make changes to it, you are still within the company open enrollment period to do that. Um, so let's see here. But yes, we have a pending enrollment. Pending enrollments do take one to two weeks to go through, and then whenever you witness your first payroll deduction of the \$7.01 come off your paycheck, coverage begins the Monday we receive that deduction from ATC Healthcare or Around the Clock. Um, 7 to 10 business days later, you'll receive your physical ID card and policy information in the mail. Um, I also do know that ATC is a Section 125 client. Now, what Section 125 is, it's an IRS code, which means employees could pay their premiums with pre-tax dollars, but that also means you must stay in these elections until the next company open enrollment period or if you experience a qualified life event. However, a qualified life event would be considered as marriage or divorce, birth or adoption of a child or gaining coverage elsewhere. Um, but other than that, Candy, is there anything else that I could assist you with today? Yes, I have a question. Yes. So, um, I did receive something also saying that, um, my benefits was canceled, and that might be 'cause I wasn't picking up enough shifts. But as far as you guys, like, long as I, I usually take something out every two weeks. As long as I work like at least maybe once every week or every other week, that'll be fine as far as the, um, benefits being paid for, or do you know? Um, now, I do know as long as you're, uh, receiving paychecks through ATC Healthcare, deductions will pick up like normal. However, if you do have a week or two that you're off assignment or something like that, um, you do have the option to make up to four weeks of direct payments. And then you, for those four weeks, uh,

you would receive information regarding COBRA coverage, which pretty much is the same coverage offered through ATC Healthcare, just with a different insurance carrier. Mm-hmm. So I saw online, I've seen something where it said something about make a payment. Does that apply to us? Um, does that make a payment- Um, yes, so that is... You can make a, uh, direct payment online. That, that would be considered your four direct payments there, too. So you can do your four direct payments on- online or over the phone, whichever would be easier. When you say four direct, um, a month or, uh, a year? Um, so four direct payments. So one every four weeks, or after those... I will say if you're not working an assignment, you have four weeks of direct payments to maintain the coverage. But after those four weeks are paid, you would receive information regarding COBRA coverage. Okay. Okay. All right, well, I guess that's everything. Awesome. Well, you have a wonderful day, okay, Candy? Okay, thank you. You're welcome. Bye-bye.

## Conversation Format

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

Speaker speaker\_1: Thank you for calling Benefits and Your Card. This is Justin. How can I help you today?

Speaker speaker\_2: I was just calling to see if I'm able to enroll into, um, the benefits.

Speaker speaker\_1: Yeah, let me check on that. Uh, what's the staffing agency you work for?

Speaker speaker\_2: Um, Around the Clock Healthcare.

Speaker speaker\_1: And the last four of your Social?

Speaker speaker\_2: 1932.

Speaker speaker\_1: And what was your first and last name?

Speaker speaker\_2: Candy Blue.

Speaker speaker\_1: All right. And for security purposes, can you verify the home address, including city, state and zip code, Candy?

Speaker speaker\_2: Um, 5228 Cunningham Drive, Columbus, Georgia 31909.

Speaker speaker\_1: Looks like I have a different address on file.

Speaker speaker\_2: You do, you do have Turner Road... or you have University.

Speaker speaker\_1: I have Turner Road, is that a old address or a current address?

Speaker speaker\_2: It's old.

Speaker speaker\_1: Here, what's your new address so I can go ahead and update it for you?

Speaker speaker\_2: It's 5228 Cunningham Drive, and that was Columbus, Georgia 31909.

Speaker speaker\_1: And confirm your date of birth.

Speaker speaker\_2: 30/14/1987.

Speaker speaker\_1: I'm looking at your telephone number, it has a 678-590-6024?

Speaker speaker\_2: Yes.

Speaker speaker\_1: The email, it has candyblue87 at gmail?

Speaker speaker\_2: Yes.

Speaker speaker\_1: Okay, so let's see here. So, looking at the Audit tab, it looks like you actually enrolled yourself into dental for employee plus spouse.

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_1: Did you want to make changes to that or do you wanna keep that?

Speaker speaker\_2: Um, well, I just did it, and then I seen something on the dashboard saying that I needed to call to make sure I could enroll, so I didn't know if that still applied or...

Speaker speaker\_1: Totally understand, but everything in our system is good to go. Um, if you wanted to make changes to it, you are still within the company open enrollment period to do that. Um, so let's see here. But yes, we have a pending enrollment. Pending enrollments do take one to two weeks to go through, and then whenever you witness your first payroll deduction of the \$7.01 come off your paycheck, coverage begins the Monday we receive that deduction from ATC Healthcare or Around the Clock. Um, 7 to 10 business days later, you'll receive your physical ID card and policy information in the mail. Um, I also do know that ATC is a Section 125 client. Now, what Section 125 is, it's an IRS code, which means employees could pay their premiums with pre-tax dollars, but that also means you must stay in these elections until the next company open enrollment period or if you experience a qualified life event. However, a qualified life event would be considered as marriage or divorce, birth or adoption of a child or gaining coverage elsewhere. Um, but other than that, Candy, is there anything else that I could assist you with today?

Speaker speaker\_2: Yes, I have a question.

Speaker speaker\_1: Yes.

Speaker speaker\_2: So, um, I did receive something also saying that, um, my benefits was canceled, and that might be 'cause I wasn't picking up enough shifts. But as far as you guys, like, long as I, I usually take something out every two weeks. As long as I work like at least maybe once every week or every other week, that'll be fine as far as the, um, benefits being paid for, or do you know?

Speaker speaker\_1: Um, now, I do know as long as you're, uh, receiving paychecks through ATC Healthcare, deductions will pick up like normal. However, if you do have a week or two that you're off assignment or something like that, um, you do have the option to make up to four weeks of direct payments. And then you, for those four weeks, uh, you would receive information regarding COBRA coverage, which pretty much is the same coverage offered

through ATC Healthcare, just with a different insurance carrier.

Speaker speaker\_2: Mm-hmm. So I saw online, I've seen something where it said something about make a payment. Does that apply to us? Um, does that make a payment-

Speaker speaker\_1: Um, yes, so that is... You can make a, uh, direct payment online. That, that would be considered your four direct payments there, too. So you can do your four direct payments on- online or over the phone, whichever would be easier.

Speaker speaker\_2: When you say four direct, um, a month or, uh, a year?

Speaker speaker\_1: Um, so four direct payments. So one every four weeks, or after those... I will say if you're not working an assignment, you have four weeks of direct payments to maintain the coverage. But after those four weeks are paid, you would receive information regarding COBRA coverage.

Speaker speaker\_2: Okay.

Speaker speaker\_1: Okay.

Speaker speaker\_2: All right, well, I guess that's everything.

Speaker speaker\_1: Awesome. Well, you have a wonderful day, okay, Candy?

Speaker speaker\_2: Okay, thank you.

Speaker speaker\_1: You're welcome. Bye-bye.