## Transcript: Justin

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## **Full Transcript**

Thank you for calling Benefits in a Card. This is Justin. How can I help you today? Um, yes. This is Lamar Kegler. Uh, I think I'm supposed to have a policy with y'all through Eastern Sheet Metal. Um, do you have the staffing agency you work for? Uh, DTC. Thanks for DTC, and the last four of your social? 1590. And for security purposes, could you verify your home address, including city, state and zip code, Lamar? 212 Charcot Street, Dothan, Alabama 36301. And confirm your date of birth. 08/15/1978. And a good telephone number have is 229-254-6638. Yeah, that's the one I'm using. And the email I have is keglerlamar@gmail.com. Yeah, that's it. Okay, so looking at the file looks like you are currently enrolled into dental and the MBC TeleRx, which is your medical plan. Um, however, how can I help you today? Uh, I, I go... See, my guy that went to the job, I thought we had to wait 90 days to get in, and the dude told me the insurance started as soon as we, you know what I'm saying? And the last job I went to today, they sent out cards, so I was trying to figure out, do we get cards at some site we go to and print 'em, you get what I'm saying? Like, when I go, go to the doctor. Yeah, I know what you're saying. Um, yes. So to answer your first question, um, your personal open enrollment period is 30 days from your first paycheck with Focus, so that's probably where the miscommunication came from. Um, so I do know that. However, that second question, I can email your ID cards just so you have 'em, and then put in a request to, for physicals to be re-sent to you. Okay. Okay. Uh. Do you mind? Yes. Yeah, I wo- I wouldn't mind if you, um, send 'em and do the email. Okay. Do you mind if I place you on a brief hold for a second? You good. Okay. Hey, I need a favor. 99 cent. Hey, bro, they gonna be here any minute now. Hello, Lamar, you still there? Yes, sir. Awesome, thank you so much for holding. So two things. Um, first thing, I emailed you your ID cards to the email we had on file. Um, email that you should be looking out for will be coming from info, that's I-N-F-O, @benefitsnetcard.com. Secondly, I emailed the insurance carriers as well, put in a request for new physical ID cards to be sent out to you. So you should receive those within seven to ten business days, okay? Okay. Okay. Well, is there anything else I could assist you with today? Uh, that was all I was calling to check out. Awesome. Well, you have a wonderful weekend. And also... Hey, I did also have another question. Did, did they put my two kids on the policy, or they just put me on, just me on the policy? Um, so I'm only seeing you on the policy. Um, I do know one of our representatives did make an outbound call to you regarding missing dependent information. So we weren't able to speak with you or able to leave a voice mail. Oh, okay. So you were enrolled to employee only. Yeah, that's probably... I was probably at work and it ain't good if I answer the phone 'cause if, if I would see the name 'cause all these scammers and stuff, a lot of time you pick up the phone, don't nobody say nothing. Totally understand. And that probably... Uh, could, could I, could you get 'em to do a recall? Um, a recall? What do you mean by that? Like call me back to get it 'cause I might have called my

mama to get the Social Security numbers. I don't be able to remember them by heart. Um, so unfortunately, we wouldn't be able to add the children to the coverage 'cause you're outside of your personal open enrollment period. Oh, okay. So unfortunately, you're just- All right. You're stuck on employee only for now. All right. How long would I have to wait? Um, so either you could experience a qualified life event, which may be considered as marriage or divorce, birth or adoption of a child, or involuntary loss of coverage, or waiting until Focus' next open enrollment period, which I believe... Let me check on that. Focus... They had their last open enrollment from December 23rd to February 14th. So I presume sometime around that time later this year. Okay. So I, I could probably file under the involuntary set-up? Uh, yeah, involuntary loss of coverage, uh, would have to happen within the past 30 days. I get what you're saying. But I ain't really know they said about this thing kicking in from that day. Um, no, sir. Um, it's able... It's usually 30 days after your first paycheck 'cause that's considered your personal open enrollment period. They really, they really didn't do a good job explaining everything. You get what I'm saying? I was just asking 'em... I totally understand. I was asking them about it today. Yeah, I told one of them on there, I said that was the dental for what I need to go to the dentist. Well, I could have waited till, I could have waited to the end and probably get some more dental. Find out what I even had to do. Okay, um, was there anything- But all right. ... else I could assist you with today, Lamar? Uh, that was pretty much it. Okay. Well, I hope you have a wonderful weekend, okay? All right, you too. All right, bye-bye.

## **Conversation Format**

Speaker speaker\_0: Thank you for calling Benefits in a Card. This is Justin. How can I help you today?

Speaker speaker\_1: Um, yes. This is Lamar Kegler. Uh, I think I'm supposed to have a policy with y'all through Eastern Sheet Metal.

Speaker speaker\_0: Um, do you have the staffing agency you work for?

Speaker speaker\_1: Uh, DTC.

Speaker speaker\_0: Thanks for DTC, and the last four of your social?

Speaker speaker\_1: 1590.

Speaker speaker\_0: And for security purposes, could you verify your home address, including city, state and zip code, Lamar?

Speaker speaker\_1: 212 Charcot Street, Dothan, Alabama 36301.

Speaker speaker\_0: And confirm your date of birth.

Speaker speaker\_1: 08/15/1978.

Speaker speaker\_0: And a good telephone number have is 229-254-6638.

Speaker speaker\_1: Yeah, that's the one I'm using.

Speaker speaker\_0: And the email I have is keglerlamar@gmail.com.

Speaker speaker\_1: Yeah, that's it.

Speaker speaker\_0: Okay, so looking at the file looks like you are currently enrolled into dental and the MBC TeleRx, which is your medical plan. Um, however, how can I help you today?

Speaker speaker\_1: Uh, I, I go... See, my guy that went to the job, I thought we had to wait 90 days to get in, and the dude told me the insurance started as soon as we, you know what I'm saying? And the last job I went to today, they sent out cards, so I was trying to figure out, do we get cards at some site we go to and print 'em, you get what I'm saying? Like, when I go, go to the doctor.

Speaker speaker\_0: Yeah, I know what you're saying. Um, yes. So to answer your first question, um, your personal open enrollment period is 30 days from your first paycheck with Focus, so that's probably where the miscommunication came from. Um, so I do know that. However, that second question, I can email your ID cards just so you have 'em, and then put in a request to, for physicals to be re-sent to you.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Uh.

Speaker speaker\_0: Do you mind? Yes.

Speaker speaker\_1: Yeah, I wo- I wouldn't mind if you, um, send 'em and do the email.

Speaker speaker\_0: Okay. Do you mind if I place you on a brief hold for a second?

Speaker speaker\_1: You good.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Hey, I need a favor. 99 cent. Hey, bro, they gonna be here any minute now.

Speaker speaker 0: Hello, Lamar, you still there?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_0: Awesome, thank you so much for holding. So two things. Um, first thing, I emailed you your ID cards to the email we had on file. Um, email that you should be looking out for will be coming from info, that's I-N-F-O, @benefitsnetcard.com. Secondly, I emailed the insurance carriers as well, put in a request for new physical ID cards to be sent out to you. So you should receive those within seven to ten business days, okay?

Speaker speaker\_1: Okay.

Speaker speaker\_0: Okay. Well, is there anything else I could assist you with today?

Speaker speaker\_1: Uh, that was all I was calling to check out.

Speaker speaker\_0: Awesome. Well, you have a wonderful weekend.

Speaker speaker\_1: And also... Hey, I did also have another question. Did, did they put my two kids on the policy, or they just put me on, just me on the policy?

Speaker speaker\_0: Um, so I'm only seeing you on the policy. Um, I do know one of our representatives did make an outbound call to you regarding missing dependent information. So we weren't able to speak with you or able to leave a voice mail.

Speaker speaker\_1: Oh, okay.

Speaker speaker\_0: So you were enrolled to employee only.

Speaker speaker\_1: Yeah, that's probably... I was probably at work and it ain't good if I answer the phone 'cause if, if I would see the name 'cause all these scammers and stuff, a lot of time you pick up the phone, don't nobody say nothing.

Speaker speaker\_0: Totally understand.

Speaker speaker 1: And that probably... Uh, could, could I, could you get 'em to do a recall?

Speaker speaker\_0: Um, a recall? What do you mean by that?

Speaker speaker\_1: Like call me back to get it 'cause I might have called my mama to get the Social Security numbers. I don't be able to remember them by heart.

Speaker speaker\_0: Um, so unfortunately, we wouldn't be able to add the children to the coverage 'cause you're outside of your personal open enrollment period.

Speaker speaker\_1: Oh, okay.

Speaker speaker\_0: So unfortunately, you're just-

Speaker speaker\_1: All right.

Speaker speaker\_0: You're stuck on employee only for now.

Speaker speaker\_1: All right. How long would I have to wait?

Speaker speaker\_0: Um, so either you could experience a qualified life event, which may be considered as marriage or divorce, birth or adoption of a child, or involuntary loss of coverage, or waiting until Focus' next open enrollment period, which I believe... Let me check on that. Focus... They had their last open enrollment from December 23rd to February 14th. So I presume sometime around that time later this year.

Speaker speaker\_1: Okay. So I, I could probably file under the involuntary set-up?

Speaker speaker\_0: Uh, yeah, involuntary loss of coverage, uh, would have to happen within the past 30 days.

Speaker speaker\_1: I get what you're saying. But I ain't really know they said about this thing kicking in from that day.

Speaker speaker\_0: Um, no, sir. Um, it's able... It's usually 30 days after your first paycheck 'cause that's considered your personal open enrollment period.

Speaker speaker\_1: They really, they really didn't do a good job explaining everything. You get what I'm saying? I was just asking 'em...

Speaker speaker\_0: I totally understand.

Speaker speaker\_1: I was asking them about it today. Yeah, I told one of them on there, I said that was the dental for what I need to go to the dentist. Well, I could have waited till, I could have waited to the end and probably get some more dental. Find out what I even had to do.

Speaker speaker\_0: Okay, um, was there anything-

Speaker speaker\_1: But all right.

Speaker speaker\_0: ... else I could assist you with today, Lamar?

Speaker speaker\_1: Uh, that was pretty much it.

Speaker speaker 0: Okay. Well, I hope you have a wonderful weekend, okay?

Speaker speaker\_1: All right, you too.

Speaker speaker\_0: All right, bye-bye.