Transcript: Malcolm Nash-4752106181804032-6301712464134144

## **Full Transcript**

Thanks for calling Benefits in the Car. This is Malcolm. How can I help you? Hi, uh, good afternoon. I am calling to see if it's possible for me to, um, add somebody in my ex- my existing insurance. All right. What staffing company do you work for? Creative Circle. And what's the last four of your social? 8105. First name? Kristine. And last name is Ma- What's the first name? Uh, K-R-I-S-T-I-N-E. And last name? Uh, it's M-A-L-A-B-A-N-A-N. Okay. For security purposes, can you verify your address and date of birth for me? Yes. Uh, it's 1702 Northwoods Drive, Marietta, Georgia 30066. August 30, 1983. Could you repeat that address for me one more time? 1702 Northwoods Drive, Marietta, Georgia 30066. Thank you. So we got your phone number at 619-252-4240? Correct. And the email is lastname.kc@gmail.com? Mm-hmm. Thank you. And so you wanted to add someone to your coverage? Yes, if it's possible. I mean, just, uh, uh, I just want to add, uh, for dental, not- not the entire thing, if that's possible. Mm-hmm. So, unfortunately, it looks like you're outside of your personal open enrollment window, which is 30 days from the date you receive your first paycheck. Mm-hmm. So at this point, you'll have to wait until a company open enrollment period. You have to have a qualifying life event, such as marriage or divorce- Okay. ... having or adopting a child, or gaining or losing coverage from another carrier in order to make any additions. Uh, is- is, um, my husband losing his job considered an event? Uh, let me see. Ma'am, if I put you on a brief hold? Mm-hmm. Thank you. Hey, are you there, ma'am? Yeah. So does that mean he lost his coverage as well? Yes. Okay. Do you know how long it's been since it? Has it been 30 days since that happened? Yes. More-more than that, actually. Okay. So if it's been 30, it's been 30 days, then unfortunately it- it wouldn't count as a QLE 'cause it has to be submitted within 30 days after it's been happening. Oh, okay. All right. Um, okay, I'll let him know about that. Thank you. No problem, Ms. Christine. Was there anything else I could help you with today? Um, nope, that's it. Thank you so much for your help. No problem. Thanks for calling Benefits in the Car. I hope you have a great rest of your week. Thank you. You too. Thank you. Bye.

## **Conversation Format**

Speaker speaker\_0: Thanks for calling Benefits in the Car. This is Malcolm. How can I help you?

Speaker speaker\_1: Hi, uh, good afternoon. I am calling to see if it's possible for me to, um, add somebody in my ex- my existing insurance.

Speaker speaker\_0: All right. What staffing company do you work for?

Speaker speaker\_1: Creative Circle.

Speaker speaker\_0: And what's the last four of your social?

Speaker speaker\_1: 8105.

Speaker speaker\_0: First name?

Speaker speaker\_1: Kristine. And last name is Ma-

Speaker speaker\_0: What's the first name?

Speaker speaker\_1: Uh, K-R-I-S-T-I-N-E.

Speaker speaker 0: And last name?

Speaker speaker\_1: Uh, it's M-A-L-A-B-A-N-A-N.

Speaker speaker\_0: Okay. For security purposes, can you verify your address and date of birth for me?

Speaker speaker\_1: Yes. Uh, it's 1702 Northwoods Drive, Marietta, Georgia 30066. August 30, 1983.

Speaker speaker\_0: Could you repeat that address for me one more time?

Speaker speaker\_1: 1702 Northwoods Drive, Marietta, Georgia 30066.

Speaker speaker\_0: Thank you. So we got your phone number at 619-252-4240?

Speaker speaker\_1: Correct.

Speaker speaker 0: And the email is lastname.kc@gmail.com?

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Thank you. And so you wanted to add someone to your coverage?

Speaker speaker\_1: Yes, if it's possible. I mean, just, uh, uh, I just want to add, uh, for dental, not- not the entire thing, if that's possible.

Speaker speaker\_0: Mm-hmm. So, unfortunately, it looks like you're outside of your personal open enrollment window, which is 30 days from the date you receive your first paycheck.

Speaker speaker 1: Mm-hmm.

Speaker speaker\_0: So at this point, you'll have to wait until a company open enrollment period. You have to have a qualifying life event, such as marriage or divorce-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... having or adopting a child, or gaining or losing coverage from another carrier in order to make any additions.

Speaker speaker\_1: Uh, is- is, um, my husband losing his job considered an event?

Speaker speaker\_0: Uh, let me see. Ma'am, if I put you on a brief hold?

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Thank you. Hey, are you there, ma'am?

Speaker speaker\_1: Yeah.

Speaker speaker\_0: So does that mean he lost his coverage as well?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Okay. Do you know how long it's been since it? Has it been 30 days since that happened?

Speaker speaker\_1: Yes. More- more than that, actually.

Speaker speaker\_0: Okay. So if it's been 30, it's been 30 days, then unfortunately it- it wouldn't count as a QLE 'cause it has to be submitted within 30 days after it's been happening.

Speaker speaker\_1: Oh, okay. All right. Um, okay, I'll let him know about that. Thank you.

Speaker speaker\_0: No problem, Ms. Christine. Was there anything else I could help you with today?

Speaker speaker\_1: Um, nope, that's it. Thank you so much for your help.

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: Thank you. You too.

Speaker speaker\_0: Thank you. Bye.