

Transcript: Malcolm

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thanks for calling Benefits in the Card. This is Malcolm. How can I help you? Hey there. I'm calling, uh, because I want to, I want your help on which Preferred Choice+Indemnity plan should I just switch to. Um, would you be able to help me with that? I can barely hear you, ma'am. Could you speak up please? Yeah. Sorry. Let me just... I'm in the office and I need to find a meeting room to, to speak. Um... Oh, it's fine. Are you able to hear me now? A little bit better. Can you hear me now? Um, I need your help because I recently started, um, a job, and I need to enroll in benefits and I need to figure out which plan works best for me based on my needs, because there are three Preferred Choice+Indemnity plans. So I'm calling to see which one, um, is best fit based off of what I need. You said you worked for HG Staffing? Uh, Creative Circle. Creative Circle? Yes. What's the last four of your Social? Um, let me see. I think it's 3134. First name? Theresa. Last name? Ng. Right. For security purposes, can you verify your address and date of birth for me? January 15th, 1994. And, uh, 222 West 15th Street, Apartment 4C-10011 or 2323 35th Avenue, Apartment 4C-11106. Thank you. Your date of birth? January 15th, 1994. Okay. So we got your phone number as 360-3307? Three six zero... 360-... Yes, yes. And the email is theresakng15@gmail.com? Yes. Thank you. So unfortunately, Miss Theresa, at this time it doesn't look like you're eligible to get enrolled into coverage. Looks like you're outside of your 30-day window from when you received your first paycheck. So at this point- Oh, do you think we could make an exception just because I didn't get sent the in- the information until last week from my recruiter? Well, according to the... We wouldn't, we wouldn't be able to do that on our end because typically there is... You're informed of the 30-day enrollment period. Oh. And it will be up to Creative Circle... It's up to Creative Circle to make sure that information is passed along to you. I see. How can I get an exception? So you- Because- At this point you have to wait until the company open enrollment period, which for Creative Circle will be December 23rd until January 31st in 2025. Or you'll have to have a qualified life event such as marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier. Oh, I did lose coverage from another carrier. And how long has it been? Because if it's been outside of 30 days, then it wouldn't qualify. Um, I, I just recently lost it. Um, like- When was that? ... within the last week. So do they have the official documentation saying that you lost coverage? Um, n- no. I don't know how to get that because it's in Medicaid, Medicare, Medi- Med- Medicaid. Yeah. So what I can do, I can send you the QLE submission email and you have to send us the information that's requested in the email. And then once we receive that information, and then they'll process to see if it qualifies. Okay. But open r- enrollment is going to be in December anyways, right? Yes, ma'am. All right. And you said it's December 23rd? Yes, ma'am. It starts December 23rd and then lasts until January 31st. And then when... If I enroll there, when can I begin coverage? It

will be e- effective January 6th. Okay. Perfect. That's really helpful to know. I think I might just enroll then there, then, um, because I don't think... I mean, it'll just be a month of no coverage, so I feel like I should be fine. So you don't want me to send you the QLE email? Uh, I think I should be okay because it's just a month, um, until open enrollment. Um, I think I should be fine. Yeah. Thank you very much. No problem, Miss Theresa. Was there anything else I can help you with today? Uh, no, that would be all. Thank you so much. No problem. If there's nothing else, thanks for calling Benefits in the Card. I hope you have a great rest of your day. Thank you. Have a good rest of your day. Oh, and wait, actually I did have a question? Yes, ma'am? Hello. Um, when will they send me the open enrollment? Will Creative Circle send that to me or should I, uh... Yes, ma'am. Yes, ma'am. Creative Circle should inform you once your open enrollment starts. Okay, perfect. Thank you so much. No problem, Miss Theresa. Okay. Very helpful. Thank you. Was there anything else that I can help you with today? No, that would be all. Thank you so much. No problem. Thanks for calling Benefits in the Card. I hope you have a great rest of your day. Thank you. Have a good rest of the day. Thank you. Goodbye. Thank you.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thanks for calling Benefits in the Card. This is Malcolm. How can I help you?

Speaker speaker_2: Hey there. I'm calling, uh, because I want to, I want your help on which Preferred Choice+Indemnity plan should I just switch to. Um, would you be able to help me with that?

Speaker speaker_1: I can barely hear you, ma'am. Could you speak up please?

Speaker speaker_2: Yeah. Sorry. Let me just... I'm in the office and I need to find a meeting room to, to speak. Um... Oh, it's fine. Are you able to hear me now?

Speaker speaker_1: A little bit better.

Speaker speaker_2: Can you hear me now? Um, I need your help because I recently started, um, a job, and I need to enroll in benefits and I need to figure out which plan works best for me based on my needs, because there are three Preferred Choice+Indemnity plans. So I'm calling to see which one, um, is best fit based off of what I need.

Speaker speaker_1: You said you worked for HG Staffing?

Speaker speaker_2: Uh, Creative Circle.

Speaker speaker_1: Creative Circle?

Speaker speaker_2: Yes.

Speaker speaker_1: What's the last four of your Social?

Speaker speaker_2: Um, let me see. I think it's 3134.

Speaker speaker_1: First name?

Speaker speaker_2: Theresa.

Speaker speaker_1: Last name?

Speaker speaker_2: Ng.

Speaker speaker_1: Right. For security purposes, can you verify your address and date of birth for me?

Speaker speaker_2: January 15th, 1994. And, uh, 222 West 15th Street, Apartment 4C-10011 or 2323 35th Avenue, Apartment 4C-11106.

Speaker speaker_1: Thank you. Your date of birth?

Speaker speaker_2: January 15th, 1994.

Speaker speaker_1: Okay. So we got your phone number as 360-3307?

Speaker speaker_2: Three six zero... 360-... Yes, yes.

Speaker speaker_1: And the email is theresakng15@gmail.com?

Speaker speaker_2: Yes.

Speaker speaker_1: Thank you. So unfortunately, Miss Theresa, at this time it doesn't look like you're eligible to get enrolled into coverage. Looks like you're outside of your 30-day window from when you received your first paycheck. So at this point-

Speaker speaker_2: Oh, do you think we could make an exception just because I didn't get sent the in- the information until last week from my recruiter?

Speaker speaker_1: Well, according to the... We wouldn't, we wouldn't be able to do that on our end because typically there is... You're informed of the 30-day enrollment period.

Speaker speaker_2: Oh.

Speaker speaker_1: And it will be up to Creative Circle... It's up to Creative Circle to make sure that information is passed along to you.

Speaker speaker_2: I see. How can I get an exception?

Speaker speaker_1: So you-

Speaker speaker_2: Because-

Speaker speaker_1: At this point you have to wait until the company open enrollment period, which for Creative Circle will be December 23rd until January 31st in 2025. Or you'll have to have a qualified life event such as marriage or divorce, having or adopting a child, or gaining or losing coverage from another carrier.

Speaker speaker_2: Oh, I did lose coverage from another carrier.

Speaker speaker_1: And how long has it been? Because if it's been outside of 30 days, then it wouldn't qualify.

Speaker speaker_2: Um, I, I just recently lost it. Um, like-

Speaker speaker_1: When was that?

Speaker speaker_2: ... within the last week.

Speaker speaker_1: So do they have the official documentation saying that you lost coverage?

Speaker speaker_2: Um, n- no. I don't know how to get that because it's in Medicaid, Medicare, Medi- Med- Medicaid.

Speaker speaker_1: Yeah. So what I can do, I can send you the QLE submission email and you have to send us the information that's requested in the email. And then once we receive that information, and then they'll process to see if it qualifies.

Speaker speaker_2: Okay. But open r- enrollment is going to be in December anyways, right?

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: All right. And you said it's December 23rd?

Speaker speaker_1: Yes, ma'am. It starts December 23rd and then lasts until January 31st.

Speaker speaker_2: And then when... If I enroll there, when can I begin coverage?

Speaker speaker_1: It will be e- effective January 6th.

Speaker speaker_2: Okay. Perfect. That's really helpful to know. I think I might just enroll then there, then, um, because I don't think... I mean, it'll just be a month of no coverage, so I feel like I should be fine.

Speaker speaker_1: So you don't want me to send you the QLE email?

Speaker speaker_2: Uh, I think I should be okay because it's just a month, um, until open enrollment. Um, I think I should be fine. Yeah. Thank you very much.

Speaker speaker_1: No problem, Miss Theresa. Was there anything else I can help you with today?

Speaker speaker_2: Uh, no, that would be all. Thank you so much.

Speaker speaker_1: No problem. If there's nothing else, thanks for calling Benefits in the Card. I hope you have a great rest of your day.

Speaker speaker_2: Thank you. Have a good rest of your day. Oh, and wait, actually I did have a question?

Speaker speaker_1: Yes, ma'am?

Speaker speaker_2: Hello. Um, when will they send me the open enrollment? Will Creative Circle send that to me or should I, uh...

Speaker speaker_1: Yes, ma'am. Yes, ma'am. Creative Circle should inform you once your open enrollment starts.

Speaker speaker_2: Okay, perfect. Thank you so much.

Speaker speaker_1: No problem, Miss Theresa.

Speaker speaker_2: Okay. Very helpful. Thank you.

Speaker speaker_1: Was there anything else that I can help you with today?

Speaker speaker_2: No, that would be all. Thank you so much.

Speaker speaker_1: No problem. Thanks for calling Benefits in the Card. I hope you have a great rest of your day.

Speaker speaker_2: Thank you. Have a good rest of the day. Thank you. Goodbye.

Speaker speaker_1: Thank you.