

## Transcript: Pearl

**Rojas-6056323224616960-5823009595244544**

### Full Transcript

Hi. Good afternoon. Thank you for calling Benefits in a Card. My name is Pearl Who-That-I-Was-Pleasure Speaking With. Michael Rudd, R-U-D-D. Excuse me. And how can I assist you? Um, yeah, I work for G- BGF- BGSS, and- Uh-huh. ... um, I was... I, I asked about benefits, my benefits, um, my sign-up form when I first, uh, jumped on with the company, and I was wondering, um, h-... where's my benefit card, you know? What are my benefits, uh, you know, that general information. Okay. What is the last four digits of your social? Um, 9253. All right. And your e- your address and date of birth? My date of birth is 9/11/'77. My address is 89-1987th Place, Holliston, New York. Okay. And your phone number is 845-544-0393? Correct. Okay. Let's take a look. Okay. So we don't have an enrollment form for you on file. Do we? Give me one second. Actually, we do. We have an enrollment form on file, but it's old. When was the l- the last time you started working with BD? I was in North Carolina, and now I'm in New York. Uh, so it was, um, uh, some years ago I was with BG Staffing when I first got to North Carolina, and then I found, like, a steady job. But, um, now I've inherited a house in New York, and I'm back. So I rented out my house in North Carolina, and I'm down here getting this house ready to rent. And, um, you know, just tempting, you know? Yeah. So the- Um, who knows? If I find something solid, then, you know, I'll let them know. But, um, yeah, I, um, I need something where... Like, m- medically, this is what I got going on that I would love to take care of. I need a podiatrist so bad, that if I could find something to ... ask them how he floats. Um- So, the only form that we have on file for you was from back in 2019. It was a declination. You declined benefits. Um, other than that, we don't have any enrollment forms or anything on- Oh, okay. ... on file that you asked for benefits. Um- Yeah, when I signed up online, um, I... Because you have to go through this, where you have to tell them everything, all your information, stuff like that, and they... There was a benefits package, but I did it online, and I, you know, I asked about it. So is there, uh, a packet we can fill out, um, where I... Can you email it to me, uh, in a PDF or something and I can answer it and then send it back to you? And, uh, how long will it take to get my benefits started? So the only time that you can enroll in coverage is within ni- within 30 days of receiving your first paycheck or during open enrollment. And for BG, open enrollment is, um, is mid-August. Is there any way I can make a wait sooner than mid-August? 'Cause I kind of need some medical. The only other way is if you had a qualified life event occur, which is something like, um, involuntary loss of coverage elsewhere, uh, birth of a child, marriage, divorce, something like that, within the last 30 days. Well, I have loss of coverage from my last position with GBA, um, when I left here, when I, when I came down here, so would that qualify? Was it within the last 30 days? The last 30 days? No. Yes. Yeah, it would have to be within the last 30 days. Um, then there's no way to exempt it. I mean, I filled it out when I signed up with BG, but you're telling me that you have no, no nothing. So, I mean, I, I

remember, I filled it out when I started, before I started with them. You know what I mean? Um, yeah, I do think- Before I, I got, I got onboarded. So I filled that out, but I don't know where it went now at this point, because this is my first time, uh, hearing the name of your company. Um, and when I filled it out with BG, uh, I don't know where it went. So now I, what, I call them and try to see if they can dig it up? Yep. If they can find a copy of that form sa- say- um, dated and signed, we could maybe honor that, but we'd have to see it first and then, um, submit it to the main office for, for processing to see if, if they can honor it. Oh, okay. Not very easy, huh? Especially when you need something. All right. Um, also, I, I want to ask, um, do any of your coverages cover something like... I have, like, a cyst on my face and I want to have it removed, like lasered and drained. Will y'all cover something like that or am I just wasting my time? Um, they do offer surgery in physician's office coverage and surgery in, in a hospital. Um, it just depends. I- You would have to speak with the insurance carrier on the s-specific service, the specific procedure, to see if that would be covered. All right. Is there any way I could find out that would be covered before I go down this rabbit hole? Of course. I can s- I can give you a phone number to, um, Miss, uh, Miss Hines. She's the person- Okay. ... you would ask questions like this before you actually enroll. Oh, okay. All right, and, um, I, I guess do you have my email, or can you text it to me? I, I, I don't know. I'm driving. Yep, of course. So what I'm gonna do is I'm gonna send you a, what is called a document request email, or you can send us... if they find that enrollment form. So you can send us... you can reply to that email with. And then in that email, I'll just go ahead and attach Miss Hines' number. Okay. And also, you know, um, just send me the enrollment form so, you know, I can get enrolled, and, you know, at least get the ball rolling if all e- if all else fails, you know? Well, we don't, we don't send out enro- enrollment forms. You would have to ask your staff in AGC for one. Um, but- Oh, yeah. ... like I said, open enrollment for BG isn't until mid de- mid-August. Yeah, all right. I'll work with them to see if I can get a better, a better, uh, outcome. Okay. All right? But, um, I guess, uh, how are you gonna send me that lady's number? Email, or...? Yes, I'll attach it to the email that I'm gonna send you. All right. Do you have my email address? I have mjrudd99@Yahoo.com. Correct. All right. Um, and what would it come under? Um... Info@benefitsinacard.com. Okay, thanks. No problem. Thank you so much for calling. You have a great day. You too.

## Conversation Format

Speaker speaker\_0: Hi. Good afternoon. Thank you for calling Benefits in a Card. My name is Pearl Who-That-I-Was-Pleasure Speaking With.

Speaker speaker\_1: Michael Rudd, R-U-D-D.

Speaker speaker\_0: Excuse me. And how can I assist you?

Speaker speaker\_1: Um, yeah, I work for G- BGF- BGSS, and-

Speaker speaker\_0: Uh-huh.

Speaker speaker\_1: ... um, I was... I, I asked about benefits, my benefits, um, my sign-up form when I first, uh, jumped on with the company, and I was wondering, um, h-... where's my

benefit card, you know? What are my benefits, uh, you know, that general information.

Speaker speaker\_0: Okay. What is the last four digits of your social?

Speaker speaker\_1: Um, 9253.

Speaker speaker\_0: All right. And your e- your address and date of birth?

Speaker speaker\_1: My date of birth is 9/11/'77. My address is 89-1987th Place, Holliston, New York.

Speaker speaker\_0: Okay. And your phone number is 845-544-0393?

Speaker speaker\_1: Correct.

Speaker speaker\_0: Okay. Let's take a look. Okay. So we don't have an enrollment form for you on file. Do we? Give me one second. Actually, we do. We have an enrollment form on file, but it's old. When was the last time you started working with BD?

Speaker speaker\_1: I was in North Carolina, and now I'm in New York. Uh, so it was, um, uh, some years ago I was with BG Staffing when I first got to North Carolina, and then I found, like, a steady job. But, um, now I've inherited a house in New York, and I'm back. So I rented out my house in North Carolina, and I'm down here getting this house ready to rent. And, um, you know, just tempting, you know?

Speaker speaker\_0: Yeah. So the-

Speaker speaker\_1: Um, who knows? If I find something solid, then, you know, I'll let them know. But, um, yeah, I, um, I need something where... Like, m- medically, this is what I got going on that I would love to take care of. I need a podiatrist so bad, that if I could find something to ... ask them how he floats. Um-

Speaker speaker\_0: So, the only form that we have on file for you was from back in 2019. It was a declination. You declined benefits. Um, other than that, we don't have any enrollment forms or anything on-

Speaker speaker\_1: Oh, okay.

Speaker speaker\_0: ... on file that you asked for benefits. Um-

Speaker speaker\_1: Yeah, when I signed up online, um, I... Because you have to go through this, where you have to tell them everything, all your information, stuff like that, and they... There was a benefits package, but I did it online, and I, you know, I asked about it. So is there, uh, a packet we can fill out, um, where I... Can you email it to me, uh, in a PDF or something and I can answer it and then send it back to you? And, uh, how long will it take to get my benefits started?

Speaker speaker\_0: So the only time that you can enroll in coverage is within ni- within 30 days of receiving your first paycheck or during open enrollment. And for BG, open enrollment is, um, is mid-August.

Speaker speaker\_1: Is there any way I can make a wait sooner than mid-August? 'Cause I kind of need some medical.

Speaker speaker\_0: The only other way is if you had a qualified life event occur, which is something like, um, involuntary loss of coverage elsewhere, uh, birth of a child, marriage, divorce, something like that, within the last 30 days.

Speaker speaker\_1: Well, I have loss of coverage from my last position with GBA, um, when I left here, when I, when I came down here, so would that qualify?

Speaker speaker\_0: Was it within the last 30 days?

Speaker speaker\_1: The last 30 days? No.

Speaker speaker\_0: Yes. Yeah, it would have to be within the last 30 days.

Speaker speaker\_1: Um, then there's no way to exempt it. I mean, I filled it out when I signed up with BG, but you're telling me that you have no, no nothing. So, I mean, I, I remember, I filled it out when I started, before I started with them. You know what I mean?

Speaker speaker\_0: Um, yeah, I do think-

Speaker speaker\_1: Before I, I got, I got onboarded. So I filled that out, but I don't know where it went now at this point, because this is my first time, uh, hearing the name of your company. Um, and when I filled it out with BG, uh, I don't know where it went. So now I, what, I call them and try to see if they can dig it up?

Speaker speaker\_0: Yep. If they can find a copy of that form sa- say- um, dated and signed, we could maybe honor that, but we'd have to see it first and then, um, submit it to the main office for, for processing to see if, if they can honor it.

Speaker speaker\_1: Oh, okay. Not very easy, huh? Especially when you need something. All right. Um, also, I, I want to ask, um, do any of your coverages cover something like... I have, like, a cyst on my face and I want to have it removed, like lasered and drained. Will y'all cover something like that or am I just wasting my time?

Speaker speaker\_0: Um, they do offer surgery in physician's office coverage and surgery in, in a hospital. Um, it just depends. I- You would have to speak with the insurance carrier on the s- specific service, the specific procedure, to see if that would be covered.

Speaker speaker\_1: All right. Is there any way I could find out that would be covered before I go down this rabbit hole?

Speaker speaker\_0: Of course. I can s- I can give you a phone number to, um, Miss, uh, Miss Hines. She's the person-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... you would ask questions like this before you actually enroll.

Speaker speaker\_1: Oh, okay. All right, and, um, I, I guess do you have my email, or can you text it to me? I, I, I don't know. I'm driving.

Speaker speaker\_0: Yep, of course. So what I'm gonna do is I'm gonna send you a, what is called a document request email, or you can send us... if they find that enrollment form. So you can send us... you can reply to that email with. And then in that email, I'll just go ahead and attach Miss Hines' number.

Speaker speaker\_1: Okay. And also, you know, um, just send me the enrollment form so, you know, I can get enrolled, and, you know, at least get the ball rolling if all e- if all else fails, you know?

Speaker speaker\_0: Well, we don't, we don't send out enro- enrollment forms. You would have to ask your staff in AGC for one. Um, but-

Speaker speaker\_1: Oh, yeah.

Speaker speaker\_0: ... like I said, open enrollment for BG isn't until mid de- mid-August.

Speaker speaker\_1: Yeah, all right. I'll work with them to see if I can get a better, a better, uh, outcome.

Speaker speaker\_0: Okay.

Speaker speaker\_1: All right? But, um, I guess, uh, how are you gonna send me that lady's number? Email, or...?

Speaker speaker\_0: Yes, I'll attach it to the email that I'm gonna send you.

Speaker speaker\_1: All right. Do you have my email address?

Speaker speaker\_0: I have mjrudd99@Yahoo.com.

Speaker speaker\_1: Correct. All right. Um, and what would it come under? Um...

Speaker speaker\_0: Info@benefitsinacard.com.

Speaker speaker\_1: Okay, thanks.

Speaker speaker\_0: No problem. Thank you so much for calling. You have a great day.

Speaker speaker\_1: You too.