

## Transcript: VICTORIA

Taylor-4850766219231232-6490590336434176

### Full Transcript

Thank you for calling Benefits on Accurate. This is Victoria. How can I help you? Hi, Victoria. Um, my name is Wilson and I'm have, uh, uh, Derisma Louison with me. He's actually the one who's insured through you guys, and the reason why we put a call is the fact that we never receive any, um, medical cards with this type of insurance. Okay. Um, can I speak to the, the insur- the person that's actually insured? Um, yeah, he's here. I'm basically with, basically, um, I'm the, well, translating for him if anything that he needs to have better understanding. Okay. Yeah, I just have to speak to him directly. Okay. Well, you could, you could, you, well, Louison fe ■■■k■ ■■■? He promised he would do it. Yeah, he comes in. Come on. Hi. Or something. What's the name- Hello. ... of the agency worker? A what? No, I, I didn't see her. ■■■r ■s ■s ■■■k■■■. I'm sorry? ■k■■■. Okay. And the last four of your social? M■ ■en■. Um, um, 19... 9587. Okay. And your first and last name? Derisma Louison. Mm. Okay, and you said the last four of your social is 9587? I think, I think, 9785. 9785. Right, yeah. Okay. Uh, do you mind verifying your address and date of birth? Uh, ■ea ■fia s■so. Date of birth? Um, ■maa ■f■ ■fia s■so. Um, ■maa ■f■. 1116... 1987. Hm? 1987. Can you hear me? Yes, sir. Okay. You said 1987 for the year? Yeah. ■ea ■f■ ■fia s■so ■fia s■so. Okay. And is the phone number you're calling from, uh, the best phone number for you? Um, actually that's my phone number. Um, he's my cousin, but, uh, that would mean, that would be a best number for me to call too. There's nobody I just call home too, so... Okay, what is his phone number? All right. ■ea ■fia s■so. 786... 760... 615... 36. And then email is gonna be D- uh, D-E-R-I-S-M-A-L-O-U-I-D-J-Y47 at gmail? Yes, yes, yes. Okay. Um, so I know the medical ID card should have been emailed to him and the dental and vision are typically, um, mailed- MetLife. Yeah. So he, he got the dental and vision, which is through MetLife. Uh, is there any way that we could possibly just m- uh, resend that to his email? The medical card? Yes. Um, did you guys also get the dental? That's through American Public Life. Um, I'm not sure. The only other cards that I ha- that I have for him was the, um, the MetLife with his, uh, vision. Okay. I'll just look up- Uh- ... copies of all of them and send it in his email really quick. Okay, so that'll be perfect. And also, um, he, he had a newborn, um, which we also had submitted documents to adding that newborn to the insurance. I'm not sure if that... if they end up adding the newborn to that insurance. So it looks like, um, I'm not sure why no one has followed up with you regarding that, but it looks like, um, when you guys submitted that, it was already past 30 days of the child being born. Yeah, 'cause we was waiting for the birth certificate to be, um, to be released. Um, that's the reason why we couldn't file it any sooner, because we didn't have no birth, no proof of birth certificate for the newborn. So the day, the same time that we received that birth, that's when we submitted it. But, um, I'm not sure if that's a, you know, like, that would be an issue, because no one, no one had followed up or said anything at all that was an error or that was an issue. Yeah, I mean, unfortunately, I don't... I'm not sure

why you didn't receive a follow-up call, but that's, that's why the QLE was not approved, because the child, it wasn't within 30 days of the child being born. Okay. So, the thing with qualifying life events is that they are time sensitive and the documentation that we're asking for that life event has to be submitted to us within 30 days of the event. Yeah. No one... I mean, to be honest, like I didn't... I didn't know it was supposed to be within that 30 days because I didn't have no follow-up on... Anyone had never really said that, "Hey, within that 30 days." But I did also mention that, you know, there would be a newborn added to the insurance when, when I tried to find out the requirements, but they just said to submit the, um, paperwork for the newborn and when we have it, but no one has said anything else to... Well, all of that information is sent to you guys by email. It's in the qualifying life event email that it has to be within 30 days of the event. Okay. I will... Okay. I'll double... I'll double-check to see if we have that email 'cause if it did, it should be... It should be in the email that we sent to you guys. Yeah. And I can, I can forward that back over to you. It was sent to you guys or sent to the email address that I have for him on file. It was sent on February 10th of '25 and it clearly states, "Please note that the information must be provided within 30 days of the life event." Okay. Um, yes. So I'll go ahead and just forward that over to you and then just give me a few seconds so I can look up the ID card. Okay. All right. Yeah, please, yeah, if you could please email it back to us, that would be perfect. Okay. Give me just a few moments. I'm gonna put you on a brief hold. All right. This is the All right. Thank you so much for holding. So I just sent the ID cards, uh, the medical, dental, and vision, and then I also forwarded back over to you the original email that was sent regarding the qualifying life event. All right. Thank you. You're welcome. Did you need help with anything else? No, I think that's it. That, that should be, that should be all right. All righty. You have a wonderful day. Uh, thank you. Bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits on Accurate. This is Victoria. How can I help you?

Speaker speaker\_1: Hi, Victoria. Um, my name is Wilson and I'm have, uh, uh, Derisma Louison with me. He's actually the one who's insured through you guys, and the reason why we put a call is the fact that we never receive any, um, medical cards with this type of insurance.

Speaker speaker\_0: Okay. Um, can I speak to the, the insur- the person that's actually insured?

Speaker speaker\_1: Um, yeah, he's here. I'm basically with, basically, um, I'm the, well, translating for him if anything that he needs to have better understanding.

Speaker speaker\_0: Okay. Yeah, I just have to speak to him directly.

Speaker speaker\_1: Okay. Well, you could, you could, you, well, Louison *fe* ■■■k ■■■? He promised he would do it. Yeah, he comes in. Come on.

Speaker speaker\_0: Hi.

Speaker speaker\_1: Or something.

Speaker speaker\_0: What's the name-

Speaker speaker\_1: Hello.

Speaker speaker\_0: ... of the agency worker?

Speaker speaker\_1: A what? No, I, I didn't see her. ■■■r ■s ■s ■■■k■■■.

Speaker speaker\_0: I'm sorry?

Speaker speaker\_1: ■k■■■.

Speaker speaker\_0: Okay. And the last four of your social?

Speaker speaker\_1: M■ ■en■. Um, um, 19... 9587.

Speaker speaker\_0: Okay. And your first and last name?

Speaker speaker\_1: Derisma Louison.

Speaker speaker\_0: Mm. Okay, and you said the last four of your social is 9587?

Speaker speaker\_1: I think, I think, 9785.

Speaker speaker\_0: 9785.

Speaker speaker\_1: Right, yeah.

Speaker speaker\_0: Okay. Uh, do you mind verifying your address and date of birth?

Speaker speaker\_1: Uh, ■ea ■fia s■so. Date of birth? Um, ■maa ■f■ ■fia s■so. Um, ■maa ■f■. 1116... 1987. Hm? 1987. Can you hear me?

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: Okay.

Speaker speaker\_0: You said 1987 for the year?

Speaker speaker\_1: Yeah. ■ea ■f■ ■fia s■so ■fia s■so.

Speaker speaker\_0: Okay. And is the phone number you're calling from, uh, the best phone number for you?

Speaker speaker\_1: Um, actually that's my phone number. Um, he's my cousin, but, uh, that would mean, that would be a best number for me to call too. There's nobody I just call home too, so...

Speaker speaker\_0: Okay, what is his phone number?

Speaker speaker\_1: All right. ■ea ■fia s■so. 786... 760... 615... 36.

Speaker speaker\_0: And then email is gonna be D- uh, D-E-R-I-S-M-A-L-O-U-I-D-J-Y47 at gmail?

Speaker speaker\_1: Yes, yes, yes.

Speaker speaker\_0: Okay. Um, so I know the medical ID card should have been emailed to him and the dental and vision are typically, um, mailed-

Speaker speaker\_1: MetLife. Yeah. So he, he got the dental and vision, which is through MetLife. Uh, is there any way that we could possibly just m- uh, resend that to his email? The medical card?

Speaker speaker\_0: Yes. Um, did you guys also get the dental? That's through American Public Life.

Speaker speaker\_1: Um, I'm not sure. The only other cards that I ha- that I have for him was the, um, the MetLife with his, uh, vision.

Speaker speaker\_0: Okay. I'll just look up-

Speaker speaker\_1: Uh-

Speaker speaker\_0: ... copies of all of them and send it in his email really quick.

Speaker speaker\_1: Okay, so that'll be perfect. And also, um, he, he had a newborn, um, which we also had submitted documents to adding that newborn to the insurance. I'm not sure if that... if they end up adding the newborn to that insurance.

Speaker speaker\_0: So it looks like, um, I'm not sure why no one has followed up with you regarding that, but it looks like, um, when you guys submitted that, it was already past 30 days of the child being born.

Speaker speaker\_1: Yeah, 'cause we was waiting for the birth certificate to be, um, to be released. Um, that's the reason why we couldn't file it any sooner, because we didn't have no birth, no proof of birth certificate for the newborn. So the day, the same time that we received that birth, that's when we submitted it. But, um, I'm not sure if that's a, you know, like, that would be an issue, because no one, no one had followed up or said anything at all that was an error or that was an issue.

Speaker speaker\_0: Yeah, I mean, unfortunately, I don't... I'm not sure why you didn't receive a follow-up call, but that's, that's why the QLE was not approved, because the child, it wasn't within 30 days of the child being born.

Speaker speaker\_1: Okay.

Speaker speaker\_0: So, the thing with qualifying life events is that they are time sensitive and the documentation that we're asking for that life event has to be submitted to us within 30 days of the event.

Speaker speaker\_1: Yeah. No one... I mean, to be honest, like I didn't... I didn't know it was supposed to be within that 30 days because I didn't have no follow-up on... Anyone had never really said that, "Hey, within that 30 days." But I did also mention that, you know, there would be a newborn added to the insurance when, when I tried to find out the requirements, but they just said to submit the, um, paperwork for the newborn and when we have it, but no one has

said anything else to...

Speaker speaker\_0: Well, all of that information is sent to you guys by email. It's in the qualifying life event email that it has to be within 30 days of the event.

Speaker speaker\_1: Okay. I will... Okay. I'll double... I'll double-check to see if we have that email 'cause if it did, it should be... It should be in the email that we sent to you guys.

Speaker speaker\_0: Yeah. And I can, I can forward that back over to you. It was sent to you guys or sent to the email address that I have for him on file. It was sent on February 10th of '25 and it clear- clearly states, "Please note that the information must be provided within 30 days of the life event."

Speaker speaker\_1: Okay. Um, yes.

Speaker speaker\_0: So I'll go ahead and just forward that over to you and then just give me a few seconds so I can look up the ID card.

Speaker speaker\_1: Okay. All right. Yeah, please, yeah, if you could please email it back to us, that would be perfect.

Speaker speaker\_0: Okay. Give me just a few moments. I'm gonna put you on a brief hold.

Speaker speaker\_1: All right.

Speaker speaker\_2: This is the

Speaker speaker\_3: All right. Thank you so much for holding. So I just sent the ID cards, uh, the medical, dental, and vision, and then I also forwarded back over to you the original email that was sent regarding the qualifying life event.

Speaker speaker\_2: All right. Thank you.

Speaker speaker\_3: You're welcome. Did you need help with anything else?

Speaker speaker\_2: No, I think that's it. That, that should be, that should be all right.

Speaker speaker\_3: All righty. You have a wonderful day.

Speaker speaker\_2: Uh, thank you.

Speaker speaker\_3: Bye.