

Transcript: VICTORIA

Taylor-6106964623835136-5324915319193600

Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits on a Card. This is Victoria. How can I help you? Uh, I was just, uh, looking at your message about the open enrollment. Um, I had a question though, because I- I- the, uh, it was about a year ago, um, I was- we had a problem where is I, uh, had submitted everything and whatever, kind of was assuming I was enrolled, but then for, uh, they had never actually, um, submitted it. So I went to try to use it, okay, then it was telling me that I, that I, that I wasn't actually enrolled. Um, but I thought that got straightened out, but, uh, now with HSS, I- I- I work, um, assignment-wise, so from assignment to assignment. Now, is it the case that, okay, if you're not, uh, active say for several weeks and so forth, um, you- you- you essentially, the- the enrollment lapses? Yeah, so if you're not on an assignment or for whatever reason the payroll deduction is not made, you can call us directly to make a direct payment over the phone. Okay. But like if you're off an assignment, uh, we give you four weeks from your last paycheck to call us and make a direct payment over the phone. And then on the fifth week of not receiving a payroll deduction, any plans that are eligible for COBRA will roll over to COBRA, and that's the only way to continue the benefits unless you return on an assignment with HSS. In that case, you would just have to call us back and reinstate your previous enrollment. At whatever time you- you, uh, got reassigned, at whatever time and- and there- there- there would not be a time limit on that? Uh, yeah. So listening, I guess, for example, if I'm say, um, I guess maybe eight weeks in between assignments. Yeah, there is a time limit. Give me one second. Okay. Let me... Okay. So it has to be less than 18 months of when it rolled over to COBRA. Oh, okay. Well, that's basically giving you a year and a half then. Okay. Pretty much. Mm-hmm. Okay. Uh, well, let me see. I don't think, uh, yeah, because I was- I was gonna say I don't think I rolled over from the last time I was in it. Uh, because otherwise, I mean, yeah, I'd be paying, I'd be paying for the COBRA, correct? Yeah, so if I'm not doing that, yeah, obviously I didn't roll it over. Um, so I'm s- so let me ask you this. Where- where do I stand? Now I just, um, I don't think I was making payments coming off of my- my recent assignments. I don't think they had me enrolled. Um, um, so, while I'm not on assignment, is it possible to enroll? Uh, yes and no, kind of. Um, so the only way that the coverage is going to be active is if you're actively working through HSS. Mm-hmm. But- but I- I get that but so... Okay, well, the- the deadline is tomorrow, so if I'm not on assignment, okay, I won't be able to enroll then. Um, and I guess that's- that's why I'm calling is to see, okay, you know, because I mean will be back on assignment, you know, at this point probably it's not very likely, it's a possibility, but not, you know, less likely that there will be another one before this year is out. Um. So do you know of any assignment that you're going to do in the future? Uh... I mean, as- I mean, I'm- I'm just positive that yes, I- by, um, by- by February, if not sooner, I know I will, uh, because it's typically how I- I always am. Uh, these are- there's kind

of a- there's a lull in the industry. Uh, last year, I actually worked an assignment going through the holidays, um, but, you know, right now, it doesn't look like anything is going to come through before the end of this year. So, it would- I- I- I- it wouldn't be any sooner than I would think probably sometime, you know, mid to late January or early February or anything. Okay, so- but you- you're not aware of any assignments? Specific that I can say- As of right now? ...okay, I will be here. That, you know, I don't- I don't know. I don't have anything like that, no. Okay. Yeah, I mean, to my knowledge, you have to be actively working through HSS in order to reinstate the coverage or get enrolled. Okay, have to be on an assignment then is what you're saying. Mm-hmm. Okay. Yeah. Or- or have- or have a designated assignment. Okay. Okay. All right, uh, okay. So there won't be... So next year, when I get on assignment, would that be an opportunity for me to enroll or is this going to be it? There- there's a possibility of it. If you're still within that timeframe, um, of reinstatement- Okay. Like I said, it has to be less than 18 months that the coverage rolled over to COBRA, um. Mm-hmm. Or if you're considered a rehire, which I believe with rehires, it really just depends on your employer. But for the most part, if you go 90 days in between assignments, you would be considered a rehire. And that case- Okay. You would have 30 days to enroll. Uh, 30 days- Okay. From the date of your first check to enroll. Hmm. Well, let's see. I mean, you know, that- that could, that doesn't, that don't typically go that long in between, but we'll- we'll see. Okay, all right. Well, that- that an- answers my question for now. So... All right. Thank you. You're welcome. Did you need help with anything else? No, no, I mean, I- I don't think I can do anything else, you know, in the meantime. So yeah, that'll- that's good. Thank you. You're welcome. Have a good day.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefits on a Card. This is Victoria. How can I help you?

Speaker speaker_2: Uh, I was just, uh, looking at your message about the open enrollment. Um, I had a question though, because I- I- the, uh, it was about a year ago, um, I was- we had a problem where is I, uh, had submitted everything and whatever, kind of was assuming I was enrolled, but then for, uh, they had never actually, um, submitted it. So I went to try to use it, okay, then it was telling me that I, that I, that I wasn't actually enrolled. Um, but I thought that got straightened out, but, uh, now with HSS, I- I- I work, um, assignment-wise, so from assignment to assignment. Now, is it the case that, okay, if you're not, uh, active say for several weeks and so forth, um, you- you- you essentially, the- the enrollment lapses?

Speaker speaker_1: Yeah, so if you're not on an assignment or for whatever reason the payroll deduction is not made, you can call us directly to make a direct payment over the phone.

Speaker speaker_2: Okay.

Speaker speaker_1: But like if you're off an assignment, uh, we give you four weeks from your last paycheck to call us and make a direct payment over the phone. And then on the fifth week of not receiving a payroll deduction, any plans that are eligible for COBRA will roll over to COBRA, and that's the only way to continue the benefits unless you return on an assignment with HSS. In that case, you would just have to call us back and reinstate your previous enrollment.

Speaker speaker_2: At whatever time you- you, uh, got reassigned, at whatever time and- and there- there- there would not be a time limit on that?

Speaker speaker_1: Uh, yeah.

Speaker speaker_2: So listening, I guess, for example, if I'm say, um, I guess maybe eight weeks in between assignments.

Speaker speaker_1: Yeah, there is a time limit. Give me one second.

Speaker speaker_2: Okay.

Speaker speaker_1: Let me...

Speaker speaker_2: Okay.

Speaker speaker_1: So it has to be less than 18 months of when it rolled over to COBRA.

Speaker speaker_2: Oh, okay. Well, that's basically giving you a year and a half then. Okay. Pretty much.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay. Uh, well, let me see. I don't think, uh, yeah, because I was- I was- I was gonna say I don't think I rolled over from the last time I was in it. Uh, because otherwise, I mean, yeah, I'd be paying, I'd be paying for the COBRA, correct? Yeah, so if I'm not doing that, yeah, obviously I didn't roll it over. Um, so I'm s- so let me ask you this. Where- where do I stand? Now I just, um, I don't think I was making payments coming off of my- my recent assignments. I don't think they had me enrolled. Um, um, so, while I'm not on assignment, is it possible to enroll?

Speaker speaker_1: Uh, yes and no, kind of. Um, so the only way that the coverage is going to be active is if you're actively working through HSS.

Speaker speaker_2: Mm-hmm. But- but I- I get that but so... Okay, well, the- the deadline is tomorrow, so if I'm not on assignment, okay, I won't be able to enroll then. Um, and I guess that's- that's why I'm calling is to see, okay, you know, because I mean will be back on assignment, you know, at this point probably it's not very likely, it's a possibility, but not, you know, less likely that there will be another one before this year is out. Um.

Speaker speaker_1: So do you know of any assignment that you're going to do in the future?

Speaker speaker_2: Uh... I mean, as- I mean, I'm- I'm just positive that yes, I- by, um, by- by February, if not sooner, I know I will, uh, because it's typically how I- I always am. Uh, these

are- there's kind of a- there's a lull in the industry. Uh, last year, I actually worked an assignment going through the holidays, um, but, you know, right now, it doesn't look like anything is going to come through before the end of this year. So, it would- I- I- I- it wouldn't be any sooner than I would think probably sometime, you know, mid to late January or early February or anything.

Speaker speaker_1: Okay, so- but you- you're not aware of any assignments?

Speaker speaker_2: Specific that I can say-

Speaker speaker_1: As of right now?

Speaker speaker_2: ...okay, I will be here. That, you know, I don't- I don't know. I don't have anything like that, no.

Speaker speaker_1: Okay. Yeah, I mean, to my knowledge, you have to be actively working through HSS in order to reinstate the coverage or get enrolled.

Speaker speaker_2: Okay, have to be on an assignment then is what you're saying.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay.

Speaker speaker_1: Yeah.

Speaker speaker_2: Or- or have- or have a designated assignment. Okay. Okay. All right, uh, okay. So there won't be... So next year, when I get on assignment, would that be an opportunity for me to enroll or is this going to be it?

Speaker speaker_1: There- there's a possibility of it. If you're still within that timeframe, um, of reinstatement-

Speaker speaker_2: Okay.

Speaker speaker_1: Like I said, it has to be less than 18 months that the coverage rolled over to COBRA, um.

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: Or if you're considered a rehire, which I believe with rehires, it really just depends on your employer. But for the most part, if you go 90 days in between assignments, you would be considered a rehire. And that case-

Speaker speaker_2: Okay.

Speaker speaker_1: You would have 30 days to enroll. Uh, 30 days-

Speaker speaker_2: Okay.

Speaker speaker_1: From the date of your first check to enroll.

Speaker speaker_2: Hmm. Well, let's see. I mean, you know, that- that could, that doesn't, that don't typically go that long in between, but we'll- we'll see. Okay, all right. Well, that- that

an- answers my question for now. So... All right. Thank you.

Speaker speaker_1: You're welcome. Did you need help with anything else?

Speaker speaker_2: No, no, I mean, I- I don't think I can do anything else, you know, in the meantime. So yeah, that'll- that's good. Thank you.

Speaker speaker_1: You're welcome. Have a good day.