

## Transcript: Chris Sofield

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### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card, this is Chris. How can I help you today? Hi, Chris. Um, so, I'm a new... I don't know what to call it, a new hire or something like this. And so I, I had to take away some of my benefits or my coverages because it was a, like a payroll issue. But then I feel like I might have taken off too many and I'm wondering if, if you can help me reinstate them. If that's something I can even do right now? I'm not sure. Okay, yeah. Let's take a look and see what we can do. What staffing company do you work with? Thank you so much. It's Clinical Staffing Resources. Okay. And the last four of your Social? Yes. 4193. Sorry about the background, I'm trying to multitask. No, you're fine. And then your first and last name, ma'am? Laura Alves. And, um, that's A-L-V-E-S. I don't know. Okay. Um, Ms. Alves, could you verify your address and your date of birth for me? Yep. It's 273 Earl Avenue, um, Lynbrook, New York 11563. And then date of birth is June 30th, 1978. Thank you. We have a phone on file of 917-776-7145. Is that correct? Yep. That's me. Okay. Okay, yeah. I do see here where you previously had the... You previously had looks like everything and then we drop down to just medical. Exactly. Um, that... Yeah. At this time, it looks like that process has already gone through and you would not be eligible to re-enroll into any plans that you've removed until open enrollment again, which looks like that most likely would be some time during the summer. Some mo- uh, some time around mid J- uh, mid-July into, going into August. Mid-July going into August. That's next enrollment period? Uh, yes. Based on the information from when las- from when the last enrollment period was. Oh, I see. Okay, so there's... Is there, um... What would... Would there be any way to kind of reinstate any of the, the previous coverages? The only way to do so at this point is, would be a qualifying life event. In this case typically, you... It's something like you losing similar benefits from another insurance company. Hmm. Um, well I guess according to one doctor's office, it looked like I still had my old coverage. But I'm gonna call to verify that it's not covered anymore. I don't, I don't know if that... Does that qualify? I don't- So as... So like your old coverage as in like from a different insurance company or the previous coverage that you had through Clinical Staffing? It would be some, from a previous, uh... Um, if you had lost those insurance benefits previously then we may be able to... Well, depending on how long it was. Typically, uh, qualifying life events, uh, you really only have, you have a 30-day window from when the event happened to be able to use it to, uh, for anything. Has it been within the last 30 days or has it been like longer than that? Um, I don't know that if, if it's going to appear on the computer systems as less than 30 days, 'cause it, it technically... When I separated from this service it was in September, but for some reason, I guess because their HR systems are very slow, um, it's not, I guess, hitting right away. So it doesn't look like I separated from service and some of the, like old doctor's offices that I'm, I went to, it looks like I still have that insurance active. If it... Does that make sense? Y- yes. Um, I do

understand what you're saying. Yeah. Like y- because of delays in, in processing everything, it looks like you have insurance through a different company at the moment. Yeah. Um, but yeah the, um... Qualifying life events would be, would have to be like the loss of that insurance and we would need some sort of documentation, typically from the insurance carrier itself, uh, showing the loss of the benefits. Um, what we can do then is... The only thing I can really do at this point, uh, we can send you an email, um, called a QLE submission email. This will kind of d- go over like what kind of documentation we would require, um, to be able to see if we can grant an exception with a qualifying life event. Um, can you just confirm we have the email on file as blauralee@gmail.com? Yep. That's me. Okay. So I'll send you this email. This is gonna come from info@benefitsandacard.com. If you don't see this in your inbox, just check your spam folder. It might have gotten filtered there. Yeah. Um, just follow the directions in this email, send us that documentation if- whatever you have. And then, um, give us about 24 to 48 business hours to review it and then we'll be back in touch with you to let you know how we can proceed, okay? That sounds wonderful and fair. Thank you so much for your help. No problem. Um, was there anything else I could help you with for now? Yes. No, no. That's, that's it. Thank you very much. You're welcome. Thanks for calling and have a wonderful day. All righty. Take care. You too. Bye now.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thank you for calling Benefits in a Card, this is Chris. How can I help you today?

Speaker speaker\_2: Hi, Chris. Um, so, I'm a new... I don't know what to call it, a new hire or something like this. And so I, I had to take away some of my benefits or my coverages because it was a, like a payroll issue. But then I feel like I might have taken off too many and I'm wondering if, if you can help me reinstate them. If that's something I can even do right now? I'm not sure.

Speaker speaker\_1: Okay, yeah. Let's take a look and see what we can do. What staffing company do you work with?

Speaker speaker\_2: Thank you so much. It's Clinical Staffing Resources.

Speaker speaker\_1: Okay. And the last four of your Social?

Speaker speaker\_2: Yes. 4193. Sorry about the background, I'm trying to multitask.

Speaker speaker\_1: No, you're fine. And then your first and last name, ma'am?

Speaker speaker\_2: Laura Alves. And, um, that's A-L-V-E-S. I don't know.

Speaker speaker\_1: Okay. Um, Ms. Alves, could you verify your address and your date of birth for me?

Speaker speaker\_2: Yep. It's 273 Earl Avenue, um, Lynbrook, New York 11563. And then date of birth is June 30th, 1978.

Speaker speaker\_1: Thank you. We have a phone on file of 917-776-7145. Is that correct?

Speaker speaker\_2: Yep. That's me.

Speaker speaker\_1: Okay. Okay, yeah. I do see here where you previously had the... You previously had looks like everything and then we drop down to just medical.

Speaker speaker\_2: Exactly.

Speaker speaker\_1: Um, that... Yeah. At this time, it looks like that process has already gone through and you would not be eligible to re-enroll into any plans that you've removed until open enrollment again, which looks like that most likely would be some time during the summer. Some mo- uh, some time around mid J- uh, mid-July into, going into August.

Speaker speaker\_2: Mid-July going into August. That's next enrollment period?

Speaker speaker\_1: Uh, yes. Based on the information from when las- from when the last enrollment period was.

Speaker speaker\_2: Oh, I see. Okay, so there's... Is there, um... What would... Would there be any way to kind of reinstate any of the, the previous coverages?

Speaker speaker\_1: The only way to do so at this point is, would be a qualifying life event. In this case typically, you... It's something like you losing similar benefits from another insurance company.

Speaker speaker\_2: Hmm. Um, well I guess according to one doctor's office, it looked like I still had my old coverage. But I'm gonna call to verify that it's not covered anymore. I don't, I don't know if that... Does that qualify? I don't-

Speaker speaker\_1: So as... So like your old coverage as in like from a different insurance company or the previous coverage that you had through Clinical Staffing?

Speaker speaker\_2: It would be some, from a previous, uh...

Speaker speaker\_1: Um, if you had lost those insurance benefits previously then we may be able to... Well, depending on how long it was. Typically, uh, qualifying life events, uh, you really only have, you have a 30-day window from when the event happened to be able to use it to, uh, for anything. Has it been within the last 30 days or has it been like longer than that?

Speaker speaker\_2: Um, I don't know that if, if it's going to appear on the computer systems as less than 30 days, 'cause it, it technically... When I separated from this service it was in September, but for some reason, I guess because their HR systems are very slow, um, it's not, I guess, hitting right away. So it doesn't look like I separated from service and some of the, like old doctor's offices that I'm, I went to, it looks like I still have that insurance active. If it... Does that make sense?

Speaker speaker\_1: Y- yes. Um, I do understand what you're saying.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Like y- because of delays in, in processing everything, it looks like you have insurance through a different company at the moment.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Um, but yeah the, um... Qualifying life events would be, would have to be like the loss of that insurance and we would need some sort of documentation, typically from the insurance carrier itself, uh, showing the loss of the benefits. Um, what we can do then is... The only thing I can really do at this point, uh, we can send you an email, um, called a QLE submission email. This will kind of d- go over like what kind of documentation we would require, um, to be able to see if we can grant an exception with a qualifying life event. Um, can you just confirm we have the email on file as blauralee@gmail.com?

Speaker speaker\_2: Yep. That's me.

Speaker speaker\_1: Okay. So I'll send you this email. This is gonna come from info@benefitsandacard.com. If you don't see this in your inbox, just check your spam folder. It might have gotten filtered there.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Um, just follow the directions in this email, send us that documentation if- whatever you have. And then, um, give us about 24 to 48 business hours to review it and then we'll be back in touch with you to let you know how we can proceed, okay?

Speaker speaker\_2: That sounds wonderful and fair. Thank you so much for your help.

Speaker speaker\_1: No problem. Um, was there anything else I could help you with for now?

Speaker speaker\_2: Yes. No, no. That's, that's it. Thank you very much.

Speaker speaker\_1: You're welcome. Thanks for calling and have a wonderful day.

Speaker speaker\_2: All righty. Take care.

Speaker speaker\_1: You too. Bye now.