

Transcript: Estefania

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Full Transcript

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hiya, Stephanie. My name is Anna Underwood, and I was calling because I got this insurance through Integrity Trade Services. And I was calling to see if I had dental coverage. Okay. Yeah. I can check to see if you do. Um, give me one second. Let me verify. What is the last four of your Social? 7772. And what was your first and last name again? Anna Underwood. A-N-N-A U-N-D-E-R-W-O-O-D. And then, for security purposes, can you verify the address that I have on file, as well as your date of birth? Address is 8902 South Pine Street, Monterey, Indiana 46960. Birthday is 08-14-1992." Okay. Thank you. Um, and then, let's see. I have the phone number. Oh, actually, I don't have a phone number. Had a... one that ends in 46960, but then it's not there. Um, is it the one that you're calling from, the 574? Yes. The 574-249-0349 is my phone number. Okay. Thank you. And then I have, um, brorabugmama95@Gmail.com. Is that up-to-date? Yeah. It's the same one. Okay. So, you actually don't have any coverage. You did at some point, but it did end. Um, it looks like they stopped receiving deductions from your staffing agency, and by that fifth week of no deductions received from them, you do go into, like, cobra, which means that your plan gets canceled. But that's, like, a different department. And it looks like the last day that you had any coverage was November 17. Um, every day after that, it's in the runs. So, you haven't had any active coverage, so you don't have coverage at all. And you only had it- Oh. Okay. ... um, for the preventative plan, which is the MEC Tell RX, which would only cover, like, the physical, some vaccines, an STD and cancer screening. Um, it looks like you had that, the MEC Tell Rx, which is only a preventative plan. Okay. So, how do I go about then... Because, I mean, do I have to get ahold of Integrity and be like, "Hey, I wanna have benefits again," because I went through- No. So, there- ... it's still Integrity, it's just a different location of Integrity that I went through. Yeah. So, you... It kinda doesn't work like that. You are only allowed to really enroll within two periods. The first period are the first 30 days of you receiving your first check. The second period is within company open enrollment. But it's all through Integrity. It's all through Integrity. Okay. So, it doesn't matter if you, like, switch locations, if you're still with them. That means you're, you wouldn't be, like, within their personal open enrollment, nor your company open enrollment. Also, I was gonna ask you, that if you suffered a quality life event within the last 30 days, like a loss of benefit, getting married, divorce, having a baby, or adopting, that would, um, make you eligible to enroll. But it would have to be within the previous 30 days of that quality life event. If you didn't experience any of that, you do have to wait for the next company open enrollment to enroll into benefits, which I can see when that's done. They do it annually every year, typically around the same month. Um, let me see when theirs is at Integrity. Let me check real quick to see when they do theirs. Um, so it's actually in June. Um, so it's not that far out from here. So, you would just have to wait 'til June. It looks

like last year, it was between June 17 up until July 31st. So, most likely, the date might change, um, but, but it's definitely held in June. So, you're welcome to contact us back in June if you do wanna enroll into the Harris-Gill benefits. Um, but you would have to wait, unfortunately, until the month of June, but thankfully it's coming up pretty soon, 'cause we're already in April. Okay. Thank you so much, Stephanie. I appreciate it. Um, and then I would ask them... If, if they don't tell you, I would just call, 'cause in the past we have gotten told that the staffing agencies don't really update them within company open enrollment. And unfortunately, if you do miss it, there's nothing that we can do on our end. So, I would call maybe, like, towards the end of May to see if we have the updated dates, so that you can call within enrollment time and actually be eligible to enroll and be able to... All right. Thank you so much. I appreciate it. You're welcome. Have a nice day. Thank you. You, too.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker_1: Hiya, Stephanie. My name is Anna Underwood, and I was calling because I got this insurance through Integrity Trade Services. And I was calling to see if I had dental coverage.

Speaker speaker_0: Okay. Yeah. I can check to see if you do. Um, give me one second. Let me verify. What is the last four of your Social?

Speaker speaker_1: 7772.

Speaker speaker_0: And what was your first and last name again?

Speaker speaker_1: Anna Underwood. A-N-N-A U-N-D-E-R-W-O-O-D.

Speaker speaker_0: And then, for security purposes, can you verify the address that I have on file, as well as your date of birth?

Speaker speaker_1: Address is 8902 South Pine Street, Monterey, Indiana 46960. Birthday is 08-14-1992."

Speaker speaker_0: Okay. Thank you. Um, and then, let's see. I have the phone number. Oh, actually, I don't have a phone number. Had a... one that ends in 46960, but then it's not there. Um, is it the one that you're calling from, the 574?

Speaker speaker_1: Yes. The 574-249-0349 is my phone number.

Speaker speaker_0: Okay. Thank you. And then I have, um, brorabugmama95@Gmail.com. Is that up-to-date?

Speaker speaker_1: Yeah. It's the same one.

Speaker speaker_0: Okay. So, you actually don't have any coverage. You did at some point, but it did end. Um, it looks like they stopped receiving deductions from your staffing agency,

and by that fifth week of no deductions received from them, you do go into, like, cobra, which means that your plan gets canceled. But that's, like, a different department. And it looks like the last day that you had any coverage was November 17. Um, every day after that, it's in the runs. So, you haven't had any active coverage, so you don't have coverage at all. And you only had it-

Speaker speaker_1: Oh. Okay.

Speaker speaker_0: ... um, for the preventative plan, which is the MEC Tell RX, which would only cover, like, the physical, some vaccines, an STD and cancer screening. Um, it looks like you had that, the MEC Tell Rx, which is only a preventative plan.

Speaker speaker_1: Okay. So, how do I go about then... Because, I mean, do I have to get ahold of Integrity and be like, "Hey, I wanna have benefits again," because I went through-

Speaker speaker_0: No. So, there-

Speaker speaker_1: ... it's still Integrity, it's just a different location of Integrity that I went through.

Speaker speaker_0: Yeah. So, you... It kinda doesn't work like that. You are only allowed to really enroll within two periods. The first period are the first 30 days of you receiving your first check. The second period is within company open enrollment. But it's all through Integrity. It's all through Integrity.

Speaker speaker_1: Okay.

Speaker speaker_0: So, it doesn't matter if you, like, switch locations, if you're still with them. That means you're, you wouldn't be, like, within their personal open enrollment, nor your company open enrollment. Also, I was gonna ask you, that if you suffered a quality life event within the last 30 days, like a loss of benefit, getting married, divorce, having a baby, or adopting, that would, um, make you eligible to enroll. But it would have to be within the previous 30 days of that quality life event. If you didn't experience any of that, you do have to wait for the next company open enrollment to enroll into benefits, which I can see when that's done. They do it annually every year, typically around the same month. Um, let me see when theirs is at Integrity. Let me check real quick to see when they do theirs. Um, so it's actually in June. Um, so it's not that far out from here. So, you would just have to wait 'til June. It looks like last year, it was between June 17 up until July 31st. So, most likely, the date might change, um, but, but it's definitely held in June. So, you're welcome to contact us back in June if you do wanna enroll into the Harris-Gill benefits. Um, but you would have to wait, unfortunately, until the month of June, but thankfully it's coming up pretty soon, 'cause we're already in April.

Speaker speaker_1: Okay. Thank you so much, Stephanie. I appreciate it.

Speaker speaker_0: Um, and then I would ask them... If, if they don't tell you, I would just call, 'cause in the past we have gotten told that the staffing agencies don't really update them within company open enrollment. And unfortunately, if you do miss it, there's nothing that we can do on our end. So, I would call maybe, like, towards the end of May to see if we have the

updated dates, so that you can call within enrollment time and actually be eligible to enroll and be able to...

Speaker speaker_1: All right. Thank you so much. I appreciate it.

Speaker speaker_0: You're welcome. Have a nice day.

Speaker speaker_1: Thank you. You, too.