

## **Transcript: Estefania**

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### **Full Transcript**

Hello? Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hi, Stephanie. Um, this is Israel Hurtado. I was calling to see if I was insured with you guys from, uh... I work, uh, I work at Crown, Crown Citrus. Okay. You said Crown Services? Crown Citrus. Okay, give me one second here. 'Cause I am, uh, currently working right there and I usually ... sign all- Is that the name of the staffing agency who hired you? Yes. It's P-... No, no, I'm sorry. So sorry. Part- uh, Partners Personnel. Oh, okay. Sorry. Okay. Yeah, that sounds... It's okay. And then- I just ... think that I worked there. ... what are the last four of your Social? 3990. And your first and last name, you said Israel? Yes. And then for security purposes, could we verify your address and date of birth? Uh, 221 North Best Road, Apartment 71. Mm-hmm. Raleigh, California. Zip code 92227. And what was the other question? The date of birth. Oh, June 2nd, 1989. 760-675-4669 is your phone number. Yes, ma'am. Okay. Um, and you actually don't have active coverage through your staffing agency. You did at some point back in 2022, but you no longer do. So you're not covered with them. Hello? Oh, yeah, yeah. So what do I do? What, what can I do? I can't do nothing? Um, so you're currently outside your personal open enrollment period, which means the first 30 days of receiving your pay-stamp check. And then the company isn't within company open enrollment until October. Um, have... In the last 30 days, have you, like, lost benefit, gotten married, divorced, had a baby or, like, adopted? No. No? Yeah, so you would have to wait til the next company open enrollment. Which, this past year, let me see when it was. It's typically around the same month every year. The days may change, but your staffing agency does let you know of when, um, that company open enrollment starts. So last year, it was between October 14th of 2024 up until October 25th of 2024. So it could be maybe two or three days of a difference, maybe before or after. But definitely in October. So you're welcome to call back in the month of October, whenever they're back within company open enrollment. But right now, we won't be able to enroll you into any of the benefits. Okay. All right. Yeah, 'cause, um, yeah, my boss had told me the same thing as, um, as this before and I was like, "Yeah, but I thought I was always enrolled because I know that you're supposed to be insured." So, and yeah. Okay. Yeah, you don't have any coverage. I'm sorry. Okay, then. All right. Well, I hope you have a great day. Yes, God bless you. Thank you. Bye-bye.

### **Conversation Format**

Speaker speaker\_0: Hello?

Speaker speaker\_1: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker\_0: Hi, Stephanie. Um, this is Israel Hurtado. I was calling to see if I was insured with you guys from, uh... I work, uh, I work at Crown, Crown Citrus.

Speaker speaker\_1: Okay. You said Crown Services?

Speaker speaker\_0: Crown Citrus.

Speaker speaker\_1: Okay, give me one second here.

Speaker speaker\_0: 'Cause I am, uh, currently working right there and I usually ... sign all-

Speaker speaker\_1: Is that the name of the staffing agency who hired you?

Speaker speaker\_0: Yes. It's P-... No, no, I'm sorry. So sorry. Part- uh, Partners Personnel.

Speaker speaker\_1: Oh, okay.

Speaker speaker\_0: Sorry.

Speaker speaker\_1: Okay. Yeah, that sounds... It's okay. And then-

Speaker speaker\_0: I just ... think that I worked there.

Speaker speaker\_1: ... what are the last four of your Social?

Speaker speaker\_0: 3990.

Speaker speaker\_1: And your first and last name, you said Israel?

Speaker speaker\_0: Yes.

Speaker speaker\_1: And then for security purposes, could we verify your address and date of birth?

Speaker speaker\_0: Uh, 221 North Best Road, Apartment 71.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Raleigh, California. Zip code 92227. And what was the other question?

Speaker speaker\_1: The date of birth.

Speaker speaker\_0: Oh, June 2nd, 1989.

Speaker speaker\_1: 760-675-4669 is your phone number.

Speaker speaker\_0: Yes, ma'am.

Speaker speaker\_1: Okay. Um, and you actually don't have active coverage through your staffing agency. You did at some point back in 2022, but you no longer do. So you're not covered with them. Hello?

Speaker speaker\_0: Oh, yeah, yeah. So what do I do? What, what can I do? I can't do nothing?

Speaker speaker\_1: Um, so you're currently outside your personal open enrollment period, which means the first 30 days of receiving your pay-stamp check. And then the company isn't within company open enrollment until October. Um, have... In the last 30 days, have you, like, lost benefit, gotten married, divorced, had a baby or, like, adopted?

Speaker speaker\_0: No.

Speaker speaker\_1: No? Yeah, so you would have to wait til the next company open enrollment. Which, this past year, let me see when it was. It's typically around the same month every year. The days may change, but your staffing agency does let you know of when, um, that company open enrollment starts. So last year, it was between October 14th of 2024 up until October 25th of 2024. So it could be maybe two or three days of a difference, maybe before or after. But definitely in October. So you're welcome to call back in the month of October, whenever they're back within company open enrollment. But right now, we won't be able to enroll you into any of the benefits.

Speaker speaker\_0: Okay. All right. Yeah, 'cause, um, yeah, my boss had told me the same thing as, um, as this before and I was like, "Yeah, but I thought I was always enrolled because I know that you're supposed to be insured." So, and yeah. Okay.

Speaker speaker\_1: Yeah, you don't have any coverage. I'm sorry.

Speaker speaker\_0: Okay, then.

Speaker speaker\_1: All right. Well, I hope you have a great day.

Speaker speaker\_0: Yes, God bless you.

Speaker speaker\_1: Thank you.

Speaker speaker\_0: Bye-bye.