

## Transcript: Estefania

**Acevedo-5949863446626304-5271802732527616**

### Full Transcript

Thank you for calling Benefit Central Card. My name is Stephanie. How can I assist you?  
Hello, Stephanie. My name is Liliana and I started working recently with this staffing company and I reached- Okay. ... out to them about pay stubs, but they said they couldn't refer that to me. So, I was wondering if maybe we could talk about some insurance plans for me. Okay. Um, the pay stubs I can't help you with, but the healthcare- Yeah. ... benefits I can. Um, what type of- Go ahead. ... agency do you work for? I work for Surge Staffing. And then what are the last four of your Social? Eight, seven... Um, hold on. I'm sorry, let me double-check. SighsOne day Okay, I got the last four. Okay. What is it? It's 8765. Your first and last name, please. Liliana Miller. For security purposes, can you verify your address and date of birth? Yes, ma'am. My address is 4423 Cameron Avenue, Hammond, Indiana. And then, uh, what did you say the other one was? I'm sorry. Um, your birthday. Oh, yeah, my birthday. 06/15/2005. Okay, thank you. And then I have... Your phone number is 219-806-0736. Is that up to date? Yes, ma'am. Okay. And then I have lrmiller1505@gmail.com. Is that up to date? Yes, ma'am. Okay. And then what exactly were you trying to, um, do with your plan? You... It looks like you have- So- ... an NEC TeleRx, which is only a preventative plan. That only covers like a physical, some vaccines, some STD and cancer screenings, and it does require in-network. Oh, I didn't know anything about that, honestly. Um, I was reaching out because I was looking to go to the doctor today, uh, but I don't have any insurance and the hospital was telling me I needed pay stubs, so that's why I was referred to this number to see if maybe I could get some kind of coverage under you guys. So, uh, I'm not sure why they didn't tell you, but y- the thing about this insurance is you can only enroll within two periods. The first period is within your first 30 days of receiving your first check, which I'm looking right now and it looks like your last day would have been the 27th. Mm-hmm. Wait, give me one second. Of March. So that was your last day to call in and enroll. Once you pass that 30-day deadline, the next period is within, um, company open enrollment which is in the month of August for Surge. Um, I was gonna ask you that, within the last 30 days have you suffered a quality-of-life event, like a loss of benefit, gotten married, divorced, had a baby or adopted? No. No? So you would have to wait for the next company open enrollment to add any plans. Um, and since you didn't call to opt out, you do have the NEC TeleRx plan, which is only, like I said, a preventative plan that's only gonna cover preventative visits such as like a physical, um, vaccines, cancer/STD screenings. But that plan does not cover doctor visits if sick, hospital visits if injured, urgent care, emergency rooms, nor surgeries. And it does require you to stay with in-network. So you do have the NEC TeleRx, which is the plan that they automatically enroll you if you don't call to opt out within those 30 days, which you didn't. So that's why you have that one. That's the only plan that you have since that's the only one that they automatically enroll new hires into if they don't call out to opt out from it. But it looks like your- Okay. ... deadline day was, um, the

27th of March. That was... that would've been your last day to call and add additional plans or to opt out from the one that you currently have. Um, since you missed that deadline, you would have to wait until the month of August when they're back within company open enrollment to call and add any plans. That's okay. So, like four months. Okay. Yeah, I don't know. I wish that he would have mentioned this too when he, uh, referenced the number to me because, uh, it seems like there's not really much we can do on this end. But I don't know. Yes, ma'am. Uh, I'm not really sure how knowledgeable the staffing agencies are with the healthcare insurance because there have been times that they give them our number and the numbers don't even qualify anymore. Um, so I'm not sure if they even know, like how... They probably don't. Probably. ... how it works out because you can't just call in and enroll whenever you want to. There's like two deadline periods. The first 30 days, which for you is the 27th of March, and then within company open enrollment, which I can check to see when they did it last year. There is a possibility that the dates might change. Um, it's not a guarantee that they would be exactly on those dates, but it's definitely held in August. So-I would definitely call around like, probably around July to see if we have the updated, um, enrollment, complete open enrollment dates. But let me see, when, for Surge last year it was between August the 12th up until August 26th. And then those people that enrolled within that period, their plans became effective on the 26th. So you would have to call back in August if you did want to add new plans. Okay. Well, I appreciate you taking out the time and everything today to kind of explain this to me and give me some more insight on the whole thing. Um... Did you ever get your card? Because like I said, they do participate in auto-enrollment for the NEC plan which is that preventative plan that I was mentioning you two. Um, since you didn't opt out from it, you did get enrolled into it. So it looks they're doing a weekly deduction from your paycheck of \$15.16 weekly for that plan. So I just wanted to let you know. You said it's how much? \$15.16. Oh, okay, for the plan. Yes, and- Um, I didn't... I actually never received the card. No, I never got anything. I didn't even know I was enrolled in that program so I probably would have opted out because they're charging me for it. Okay, did you want me to send you your card or did you want to cancel it? I think we should just cancel it because you said that was more like a preventative thing, like with... Correct. Mm-hmm. Yeah. So that's only like for... And I don't really see a situation where that could really, you know, benefit me. Okay, so I went ahead and canceled it. Um, I do have to let you know that the cancellations do take seven to ten days to process, so there is a possibility that you may see one deduction still after the cancellation or two. It shouldn't pass two though, is you do see two deductions. Okay. Yeah, that's fine as long as... At least I know now, you know? Mm-hmm. Yeah. And then like I said, if you do want to enroll in the future, you can. You would just have to enroll within company open enrollment which is held in August. Okay. All right. All right. Well, I hope you have a great day. Thank you. You as well. I might be checking with you around July or August then. Okay, yes, that- But you have a good rest of your day. Once again, thank you for your patience. Thank you. You're welcome. Have a nice day. Thank you. Bye-bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefit Central Card. My name is Stephanie. How can I assist you?

Speaker speaker\_1: Hello, Stephanie. My name is Liliana and I started working recently with this staffing company and I reached-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... out to them about pay stubs, but they said they couldn't refer that to me. So, I was wondering if maybe we could talk about some insurance plans for me.

Speaker speaker\_0: Okay. Um, the pay stubs I can't help you with, but the healthcare-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... benefits I can. Um, what type of-

Speaker speaker\_1: Go ahead.

Speaker speaker\_0: ... agency do you work for?

Speaker speaker\_1: I work for Surge Staffing.

Speaker speaker\_0: And then what are the last four of your Social?

Speaker speaker\_1: Eight, seven... Um, hold on. I'm sorry, let me double-check.

Speaker speaker\_0: SighsOne day

Speaker speaker\_1: Okay, I got the last four.

Speaker speaker\_0: Okay. What is it?

Speaker speaker\_1: It's 8765.

Speaker speaker\_0: Your first and last name, please.

Speaker speaker\_1: Liliana Miller.

Speaker speaker\_0: For security purposes, can you verify your address and date of birth?

Speaker speaker\_1: Yes, ma'am. My address is 4423 Cameron Avenue, Hammond, Indiana. And then, uh, what did you say the other one was? I'm sorry.

Speaker speaker\_0: Um, your birthday.

Speaker speaker\_1: Oh, yeah, my birthday. 06/15/2005.

Speaker speaker\_0: Okay, thank you. And then I have... Your phone number is 219-806-0736. Is that up to date?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Okay. And then I have lrmiller1505@gmail.com. Is that up to date?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_0: Okay. And then what exactly were you trying to, um, do with your plan? You... It looks like you have-

Speaker speaker\_1: So-

Speaker speaker\_0: ... an NEC TeleRx, which is only a preventative plan. That only covers like a physical, some vaccines, some STD and cancer screenings, and it does require in-network.

Speaker speaker\_1: Oh, I didn't know anything about that, honestly. Um, I was reaching out because I was looking to go to the doctor today, uh, but I don't have any insurance and the hospital was telling me I needed pay stubs, so that's why I was referred to this number to see if maybe I could get some kind of coverage under you guys.

Speaker speaker\_0: So, uh, I'm not sure why they didn't tell you, but y- the thing about this insurance is you can only enroll within two periods. The first period is within your first 30 days of receiving your first check, which I'm looking right now and it looks like your last day would have been the 27th.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Wait, give me one second. Of March. So that was your last day to call in and enroll. Once you pass that 30-day deadline, the next period is within, um, company open enrollment which is in the month of August for Surge. Um, I was gonna ask you that, within the last 30 days have you suffered a quality-of-life event, like a loss of benefit, gotten married, divorced, had a baby or adopted?

Speaker speaker\_1: No.

Speaker speaker\_0: No? So you would have to wait for the next company open enrollment to add any plans. Um, and since you didn't call to opt out, you do have the NEC TeleRx plan, which is only, like I said, a preventative plan that's only gonna cover preventative visits such as like a physical, um, vaccines, cancer/STD screenings. But that plan does not cover doctor visits if sick, hospital visits if injured, urgent care, emergency rooms, nor surgeries. And it does require you to stay with in-network. So you do have the NEC TeleRx, which is the plan that they automatically enroll you if you don't call to opt out within those 30 days, which you didn't. So that's why you have that one. That's the only plan that you have since that's the only one that they automatically enroll new hires into if they don't call out to opt out from it. But it looks like your-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... deadline day was, um, the 27th of March. That was... that would've been your last day to call and add additional plans or to opt out from the one that you currently have. Um, since you missed that deadline, you would have to wait until the month of August when they're back within company open enrollment to call and add any plans.

Speaker speaker\_1: That's okay.

Speaker speaker\_0: So, like four months. Okay. Yeah, I don't know.

Speaker speaker\_1: I wish that he would have mentioned this too when he, uh, referenced the number to me because, uh, it seems like there's not really much we can do on this end. But I don't know.

Speaker speaker\_0: Yes, ma'am. Uh, I'm not really sure how knowledgeable the staffing agencies are with the healthcare insurance because there have been times that they give them our number and the numbers don't even qualify anymore. Um, so I'm not sure if they even know, like how...

Speaker speaker\_1: They probably don't. Probably.

Speaker speaker\_0: ... how it works out because you can't just call in and enroll whenever you want to. There's like two deadline periods. The first 30 days, which for you is the 27th of March, and then within company open enrollment, which I can check to see when they did it last year. There is a possibility that the dates might change. Um, it's not a guarantee that they would be exactly on those dates, but it's definitely held in August. So-I would definitely call around like, probably around July to see if we have the updated, um, enrollment, complete open enrollment dates. But let me see, when, for Surge last year it was between August the 12th up until August 26th. And then those people that enrolled within that period, their plans became effective on the 26th. So you would have to call back in August if you did want to add new plans.

Speaker speaker\_1: Okay. Well, I appreciate you taking out the time and everything today to kind of explain this to me and give me some more insight on the whole thing. Um...

Speaker speaker\_0: Did you ever get your card? Because like I said, they do participate in auto-enrollment for the NEC plan which is that preventative plan that I was mentioning you two. Um, since you didn't opt out from it, you did get enrolled into it. So it looks they're doing a weekly deduction from your paycheck of \$15.16 weekly for that plan. So I just wanted to let you know.

Speaker speaker\_1: You said it's how much?

Speaker speaker\_0: \$15.16.

Speaker speaker\_1: Oh, okay, for the plan.

Speaker speaker\_0: Yes, and-

Speaker speaker\_1: Um, I didn't... I actually never received the card. No, I never got anything. I didn't even know I was enrolled in that program so I probably would have opted out because they're charging me for it.

Speaker speaker\_0: Okay, did you want me to send you your card or did you want to cancel it?

Speaker speaker\_1: I think we should just cancel it because you said that was more like a preventative thing, like with...

Speaker speaker\_0: Correct. Mm-hmm. Yeah. So that's only like for...

Speaker speaker\_1: And I don't really see a situation where that could really, you know, benefit me.

Speaker speaker\_0: Okay, so I went ahead and canceled it. Um, I do have to let you know that the cancellations do take seven to ten days to process, so there is a possibility that you may see one deduction still after the cancellation or two. It shouldn't pass two though, is you do see two deductions.

Speaker speaker\_1: Okay. Yeah, that's fine as long as... At least I know now, you know?

Speaker speaker\_0: Mm-hmm. Yeah. And then like I said, if you do want to enroll in the future, you can. You would just have to enroll within company open enrollment which is held in August.

Speaker speaker\_1: Okay. All right.

Speaker speaker\_0: All right. Well, I hope you have a great day.

Speaker speaker\_1: Thank you. You as well. I might be checking with you around July or August then.

Speaker speaker\_0: Okay, yes, that-

Speaker speaker\_1: But you have a good rest of your day. Once again, thank you for your patience. Thank you.

Speaker speaker\_0: You're welcome. Have a nice day.

Speaker speaker\_1: Thank you. Bye-bye.