

Transcript: Estefania

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefit Center Card. My name is Stephanie. How can I assist you? Hello, uh, Stephanie. Good morning. Uh, my name is Hailu. Uh, I'm calling... Uh, I'm working with Morales Group Staffing. Um, this morning, uh, I have like... I'm applying my Medicare in Indianapolis. They denied it, because they say I have... my salary is high payment. Do you know if can I have a Medicare with Morales Group? I can check. Um, what is the last four of your social? 4120. Okay, thank you. For security purposes, could you please verify your address and your date of birth? Okay. Uh, 12-25-1973. Uh, 5231 Woodbrook Driver Apartment C. Okay. And then what was that state and city? Uh, Indianapolis, Indiana. Okay. Is 702-752-7227 your phone number? Yes, 702-752-7227. Okay, thank you. And then I have the letter m.yourfirstname@yahoo.com. Is that up to date? Yes. Okay. So you currently don't have active coverage, but their company is within company open enrollment. Um, so if you do want to enroll into the healthcare benefits, you could do so. Um, but they don't start right away. You would have to wait probably one or two weeks for your staffing agency to start making those deductions. Once you see the first deduction, the following Monday is when you're active and have active coverage. Um, but at the moment, you don't have any active coverage, but you're always welcome to enroll. It looks like the last day for their company open enrollment is... Let me see. Yeah. It's going to be the 31st of January. Okay. So if you do want to enroll, you have till the 31st of January to do so. Um, after the 31st, you would have to wait in the- till the month of December when they're in company open enrollment again. Okay. But right now you don't have any active coverage. Because when you pay for it, you pay for █... . Oh. You should go there and ask them what's going on with the case. Oh. Oh. But don't lose faith. Okay. Because you paid for it. So just don't worry. Okay. Hold on. All right? Thank you so much. Yes, ma'am. I'm going to call for another paper. So hold on one second, I have to ... I'm leaving. Okay? One second. Yeah, what you... So I can't have, um... Wait a second. So- so now I can't have this Medicare, or I have to wait? I don't understand, because I was applying- So- Yeah. You know, like Kanazi is applying for me, uh, this year. But, uh, I think them... They asking me the last my, uh, check stop. Then they denied it yesterday. That's why they told me, "No." Uh, "Go asking your staffing if they have there." So- Well, you- So, yeah. You... Well, Medicare is part of the government. This, um... Healthcare benefits are through your staffing agency. So it's two different things. Um, with Morales, you don't have any active coverage. Yeah, yeah. You don't have any plans active. Um, so it looks like you haven't enrolled. But right now they are within company open enrollment, meaning that at this moment, you could enroll into their healthcare benefits. However, those plans, if you do enroll, they don't start right away. You would have to wait either one or two weeks for the agency to start making deductions. Once you see the first deduction- Yes. ... from your paycheck, the following

Monday is when your coverage becomes active. But as of right now, you don't have any active coverage. Um- Oh. And it looks like if you do want to enroll, um, the only periods that you can enroll is within your personal open enrollment, which is the first 30 days of receiving your first check, or when the company is within company open enrollment, which for Morales, um, it started December 23rd and it ends January 31st. So if you do want to enroll into the healthcare benefits, you have till the 31st to do so. So you could enroll today. Um, the only thing is the benefits don't start right away. And then the last day- Yeah. ... open enrollment is the first of January. After the 31st, you wouldn't be able to enroll until the month of December when they're back into company open enrollment. So if you do want to- Oh, my God. Um, if you do want to enroll, this would be the time to do it, because it looks like the last day for their employees to enroll into the healthcare benefits would be January the 31st. But like I said, those plans don't start right away. You would have to wait, um, for the agency to do that first deduction. Okay. So, uh, it still is open or closed? I don't understand that. It's open or closed? It's o- it's within, um... Right now, you could enroll into benefits, so they're within their company open enrollment. So you want me to go ask Morales for this? No. No, like what I'm asking is, do you want to enroll into the benefits? Like, if you do- Um, you ha- you can enroll today, but the only thing is those plans won't start right away. You would have to wait for their, the agency to start making that first deduction. Once you see the first deduction out of your paycheck, that following Monday's when you have active coverage. And then, your last day to enroll would be the 31st 'cause that's the last day that they have their company open enrollment. Okay, okay. So, they have, uh, this benefit, um, for, for Medicare, like you say, uh, because I don't understand how you explain. So, uh, now my, my Medicare is government is denied. So, Morales, they can have for me, she give me the paper say asking, um, benefits maybe. She give me the paper. Yeah. So, so do you wanna enroll? Because you don't have any plans right now. You can enroll today. Your last day to enroll would be the 31st. Oh, 31st means end of the month? Yes, the 31st. So, you would have to either... You would have to, um, enroll before the 31st because after the 31st, you wouldn't be eligible anymore. That's what I'm trying to tell you, that right now you can enroll into the healthcare benefits. Oh. Okay. But they don't start right away. They don't start right away. Oh, oh. Okay, so they don't start right now, but a, the application, uh, you need application? Yes. We can do a phone enrollment over the phone. Okay. So, can I... Uh, now I'm going working. If you, uh, can I call you tomorrow? Yeah, that's fine. We're open from 8:00 AM up until 8:00 PM Eastern Time, and just remember that you have till the 31st, so if you do want healthcare benefits, you would have to call us pretty soon. Okay, so you wanted me call tomorrow or end of the month? Please, I'm sorry. I'm not gonna say that. Uh, it, it doesn't matter. You can call whenever you have time. We're open from 8:00 AM up until 8:00 PM Eastern Time. Okay. Okay. Mm-hmm. Okay, thank you so much. So, they... This, this one, they cover, they cover all medicine or, like, uh, they, they cover only vision or dental? Because I don't understand what is they have the benefit like. So, if you want, I can send you the benefit guide to your email. That benefit guide is gonna show you all the plans that they offer. Would you like me to send you that? And it also shows you- Yes, okay. ... the prices to those plans. Do you want me- Wow. ... to send you the benefit guide to your email? And then, you're welcome to look at it, um, and then if you need us- Yes. ... to explain it to you tomorrow, we can do that too. If you want, I can send it to you 'cause they offer different plans like dental, vision. They offer medical plans too. Depending on the plan that you choose, um, has to do with who the carrier for the pharmacy

is, so it just depends on which one you select. But if you want, I can go ahead and send you the, the benefit guide that shows you the plans that they offer just so that you can look at it and then get kind of somewhat an idea- Okay. ... of what they offer. Thank you so much. Mm-hmm. Okay, I need... Okay, if you send me email, I'll, uh, I see that one. If tomorrow I call, maybe my, my cousin, he can help me more. He's understand if he give me permission to call you back. So if you- Yeah, that's fine. ... really, really helpful. Thank you so much. Yeah, okay. You're welcome. And then it's gonna come from an email that says info@benefitsinacard. Um, I don't know if you mind double checking just to see that you did receive it. I just sent it to your email. Okay, okay. Uh, benefit card, yes, Morales it is, yeah. Yes. Okay. Okay. And then once you open that, it's gonna show you all the plans that they offer and how much it would cost you to have those plans. And then if you- Okay. ... need any help, you're welcome to give us a call and then, um, we'll explain them to you as well. Okay, okay. Thank you so much. Okay. You're welcome. Have a nice day. Have a nice day. God bless you. Thank you so much. I'll call you tomorrow. Bye-bye. Bye. Goodbye. Thank you.

Conversation Format

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

Speaker speaker_1: Thank you for calling Benefit Center Card. My name is Stephanie. How can I assist you?

Speaker speaker_2: Hello, uh, Stephanie. Good morning. Uh, my name is Hailu. Uh, I'm calling... Uh, I'm working with Morales Group Staffing. Um, this morning, uh, I have like... I'm applying my Medicare in Indianapolis. They denied it, because they say I have... my salary is high payment. Do you know if can I have a Medicare with Morales Group?

Speaker speaker_1: I can check. Um, what is the last four of your social?

Speaker speaker_2: 4120.

Speaker speaker_1: Okay, thank you. For security purposes, could you please verify your address and your date of birth?

Speaker speaker_2: Okay. Uh, 12-25-1973. Uh, 5231 Woodbrook Driver Apartment C.

Speaker speaker_1: Okay. And then what was that state and city?

Speaker speaker_2: Uh, Indianapolis, Indiana.

Speaker speaker_1: Okay. Is 702-752-7227 your phone number?

Speaker speaker_2: Yes, 702-752-7227.

Speaker speaker_1: Okay, thank you. And then I have the letter m.yourfirstname@yahoo.com. Is that up to date?

Speaker speaker_2: Yes.

Speaker speaker_1: Okay. So you currently don't have active coverage, but their company is within company open enrollment. Um, so if you do want to enroll into the healthcare benefits, you could do so. Um, but they don't start right away. You would have to wait probably one or two weeks for your staffing agency to start making those deductions. Once you see the first deduction, the following Monday is when you're active and have active coverage. Um, but at the moment, you don't have any active coverage, but you're always welcome to enroll. It looks like the last day for their company open enrollment is... Let me see.

Speaker speaker_2: Yeah.

Speaker speaker_1: It's going to be the 31st of January.

Speaker speaker_2: Okay.

Speaker speaker_1: So if you do want to enroll, you have till the 31st of January to do so. Um, after the 31st, you would have to wait in the- till the month of December when they're in company open enrollment again.

Speaker speaker_2: Okay.

Speaker speaker_1: But right now you don't have any active coverage.

Speaker speaker_3: Because when you pay for it, you pay for ■... .

Speaker speaker_2: Oh.

Speaker speaker_3: You should go there and ask them what's going on with the case.

Speaker speaker_2: Oh. Oh.

Speaker speaker_3: But don't lose faith.

Speaker speaker_2: Okay.

Speaker speaker_3: Because you paid for it. So just don't worry.

Speaker speaker_2: Okay. Hold on.

Speaker speaker_3: All right?

Speaker speaker_2: Thank you so much.

Speaker speaker_1: Yes, ma'am.

Speaker speaker_2: I'm going to call for another paper. So hold on one second, I have to ... I'm leaving. Okay? One second. Yeah, what you... So I can't have, um... Wait a second. So-so now I can't have this Medicare, or I have to wait? I don't understand, because I was applying-

Speaker speaker_1: So-

Speaker speaker_2: Yeah. You know, like Kanazi is applying for me, uh, this year. But, uh, I think them... They asking me the last my, uh, check stop. Then they denied it yesterday. That's why they told me, "No." Uh, "Go asking your staffing if they have there." So-

Speaker speaker_1: Well, you-

Speaker speaker_2: So, yeah.

Speaker speaker_1: You... Well, Medicare is part of the government. This, um... Healthcare benefits are through your staffing agency. So it's two different things. Um, with Morales, you don't have any active coverage.

Speaker speaker_2: Yeah, yeah.

Speaker speaker_1: You don't have any plans active. Um, so it looks like you haven't enrolled. But right now they are within company open enrollment, meaning that at this moment, you could enroll into their healthcare benefits. However, those plans, if you do enroll, they don't start right away. You would have to wait either one or two weeks for the agency to start making deductions. Once you see the first deduction-

Speaker speaker_2: Yes.

Speaker speaker_1: ... from your paycheck, the following Monday is when your coverage becomes active. But as of right now, you don't have any active coverage. Um-

Speaker speaker_2: Oh.

Speaker speaker_1: And it looks like if you do want to enroll, um, the only periods that you can enroll is within your personal open enrollment, which is the first 30 days of receiving your first check, or when the company is within company open enrollment, which for Morales, um, it started December 23rd and it ends January 31st. So if you do want to enroll into the healthcare benefits, you have till the 31st to do so. So you could enroll today. Um, the only thing is the benefits don't start right away. And then the last day-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... open enrollment is the first of January. After the 31st, you wouldn't be able to enroll until the month of December when they're back into company open enrollment. So if you do want to-

Speaker speaker_2: Oh, my God.

Speaker speaker_1: Um, if you do want to enroll, this would be the time to do it, because it looks like the last day for their employees to enroll into the healthcare benefits would be January the 31st. But like I said, those plans don't start right away. You would have to wait, um, for the agency to do that first deduction.

Speaker speaker_2: Okay. So, uh, it still is open or closed? I don't understand that. It's open or closed?

Speaker speaker_1: It's o- it's within, um... Right now, you could enroll into benefits, so they're within their company open enrollment.

Speaker speaker_2: So you want me to go ask Morales for this?

Speaker speaker_1: No. No, like what I'm asking is, do you want to enroll into the benefits? Like, if you do-Um, you ha- you can enroll today, but the only thing is those plans won't start right away. You would have to wait for their, the agency to start making that first deduction. Once you see the first deduction out of your paycheck, that following Monday's when you have active coverage. And then, your last day to enroll would be the 31st 'cause that's the last day that they have their company open enrollment.

Speaker speaker_2: Okay, okay. So, they have, uh, this benefit, um, for, for Medicare, like you say, uh, because I don't understand how you explain. So, uh, now my, my Medicare is government is denied. So, Morales, they can have for me, she give me the paper say asking, um, benefits maybe. She give me the paper.

Speaker speaker_1: Yeah. So, so do you wanna enroll? Because you don't have any plans right now. You can enroll today. Your last day to enroll would be the 31st.

Speaker speaker_2: Oh, 31st means end of the month?

Speaker speaker_1: Yes, the 31st. So, you would have to either... You would have to, um, enroll before the 31st because after the 31st, you wouldn't be eligible anymore. That's what I'm trying to tell you, that right now you can enroll into the healthcare benefits.

Speaker speaker_2: Oh. Okay.

Speaker speaker_1: But they don't start right away. They don't start right away.

Speaker speaker_2: Oh, oh. Okay, so they don't start right now, but a, the application, uh, you need application?

Speaker speaker_1: Yes. We can do a phone enrollment over the phone.

Speaker speaker_2: Okay. So, can I... Uh, now I'm going working. If you, uh, can I call you tomorrow?

Speaker speaker_1: Yeah, that's fine. We're open from 8:00 AM up until 8:00 PM Eastern Time, and just remember that you have till the 31st, so if you do want healthcare benefits, you would have to call us pretty soon.

Speaker speaker_2: Okay, so you wanted me call tomorrow or end of the month? Please, I'm sorry. I'm not gonna say that.

Speaker speaker_1: Uh, it, it doesn't matter. You can call whenever you have time. We're open from 8:00 AM up until 8:00 PM Eastern Time.

Speaker speaker_2: Okay. Okay.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay, thank you so much. So, they... This, this one, they cover, they cover all medicine or, like, uh, they, they cover only vision or dental? Because I don't understand what is they have the benefit like.

Speaker speaker_1: So, if you want, I can send you the benefit guide to your email. That benefit guide is gonna show you all the plans that they offer. Would you like me to send you that? And it also shows you-

Speaker speaker_2: Yes, okay.

Speaker speaker_1: ... the prices to those plans. Do you want me-

Speaker speaker_2: Wow.

Speaker speaker_1: ... to send you the benefit guide to your email? And then, you're welcome to look at it, um, and then if you need us-

Speaker speaker_2: Yes.

Speaker speaker_1: ... to explain it to you tomorrow, we can do that too. If you want, I can send it to you 'cause they offer different plans like dental, vision. They offer medical plans too. Depending on the plan that you choose, um, has to do with who the carrier for the pharmacy is, so it just depends on which one you select. But if you want, I can go ahead and send you the, the benefit guide that shows you the plans that they offer just so that you can look at it and then get kind of somewhat an idea-

Speaker speaker_2: Okay.

Speaker speaker_1: ... of what they offer.

Speaker speaker_2: Thank you so much.

Speaker speaker_1: Mm-hmm.

Speaker speaker_2: Okay, I need... Okay, if you send me email, I'll, uh, I see that one. If tomorrow I call, maybe my, my cousin, he can help me more. He's understand if he give me permission to call you back. So if you-

Speaker speaker_1: Yeah, that's fine.

Speaker speaker_2: ... really, really helpful. Thank you so much. Yeah, okay.

Speaker speaker_1: You're welcome. And then it's gonna come from an email that says info@benefitsinacard. Um, I don't know if you mind double checking just to see that you did receive it. I just sent it to your email.

Speaker speaker_2: Okay, okay. Uh, benefit card, yes, Morales it is, yeah.

Speaker speaker_1: Yes. Okay.

Speaker speaker_2: Okay.

Speaker speaker_1: And then once you open that, it's gonna show you all the plans that they offer and how much it would cost you to have those plans. And then if you-

Speaker speaker_2: Okay.

Speaker speaker_1: ... need any help, you're welcome to give us a call and then, um, we'll explain them to you as well.

Speaker speaker_2: Okay, okay. Thank you so much. Okay.

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

Speaker speaker_2: Have a nice day. God bless you. Thank you so much. I'll call you tomorrow. Bye-bye. Bye. Goodbye. Thank you.