

## **Transcript: Estefania**

**Acevedo-6322020244570112-5703510191554560**

### **Full Transcript**

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hey, there. My name is Richard Gwin. I work through BG Staffing Family. Um, I was looking to check on my benefits, I guess. 'Cause I didn't get a card. I don't know if that maybe messed up the enrollment or something. Okay. Yeah. I can help you. Um, what is the last four of your Social, sir? 0195. And your first and last name? Uh, Richard, and then Gwin, G-W-I-N. For security purposes, could you please verify your address and your date of birth for me? Uh, 1817 Sapling Drive, Columbia, South Carolina 29210. And, uh, sorry, what was the other one? The date of birth. Date of birth, I'm sorry. Right, 5/30/1992. Okay. Is your phone number 803-638-2390? That's correct. Then I have F-I-N-S-H-I-R-O-N@gmail.com. Then I have richard, D-R-G-W-I-N, @gmail.com. Is that okay? Yep, that's fine. Okay. Let's see. So you actually don't have any active coverage. Ah, I see. Yeah. Uh, is there something I can do to change that? 'Cause I know open enrollment is closing by 10th of May. Let me verify to see when their company open enrollment is, 'cause it's actually not happening at the moment. Um, let me see here. Give me, like give me one sec. Let me verify. Mm-hmm. So for BGSS, their company's open enrollment is in the month of August up until September. Hmm. In the last 30 days though, have you experienced like a loss of benefit, gotten married, divorced, had a baby or adopted? Um, no, nothing major like that. No? Oh, okay. So for me to, like enroll you into any other benefits, you would either have to experience one of those within the last 30 days or be within your personal open enrollment which are the first 30 days of you receiving your very first check, or, um, be within company open enrollment which for them is between the month of August up until September. Okay, what was- But you had- ... the first major event you said? Um, a loss of benefit. And I didn't have this... Within the past 30 days, I did not have benefits? Um, if you recently lost like coverage, like a loss of benefit within the last 30 days of that, um, event. Yeah, that's what, that's what I mean. Because I remember doing all the stuff online for the benefits. But I'm just unsure if I had coverage through you guys, uh, recently and it ended maybe. Let me, let me verify. Let's see. So the last day you had coverage was on December 24th. I'm sorry, not December 24th, um, December 15th. You said December 15th or 16th? 15th. That was the last day you had active coverage. Then from December 16, you didn't have any active coverage anymore. So I'm right at 30 days since I lost coverage? So you would have had to lose coverage with somebody else. I gotcha. It couldn't be with the same company. Gotcha. Correct. And then if you did lose benefit, I would have to send you like an email requesting documents for the main office to review, um, and then they would let you know if you would be eligible or not. Okay. Gotcha. Mm-hmm. So you would have to submit some type of like, well, proof stating that you lost benefit or got married, divorced, had a baby or adopted within 30 days of that quality life event. Okay. Well, this has been enlightening.

Thank you. I'm sorry, but you can definitely call us back in the month of August. No, we'll see. Thank you. Okay. Have a nice day. You too. Bye-bye.

## Conversation Format

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

Speaker speaker\_2: Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you?

Speaker speaker\_1: Hey, there. My name is Richard Gwin. I work through BG Staffing Family. Um, I was looking to check on my benefits, I guess. 'Cause I didn't get a card. I don't know if that maybe messed up the enrollment or something.

Speaker speaker\_2: Okay. Yeah. I can help you. Um, what is the last four of your Social, sir?

Speaker speaker\_1: 0195.

Speaker speaker\_2: And your first and last name?

Speaker speaker\_1: Uh, Richard, and then Gwin, G-W-I-N.

Speaker speaker\_2: For security purposes, could you please verify your address and your date of birth for me?

Speaker speaker\_1: Uh, 1817 Sapling Drive, Columbia, South Carolina 29210. And, uh, sorry, what was the other one?

Speaker speaker\_2: The date of birth.

Speaker speaker\_1: Date of birth, I'm sorry. Right, 5/30/1992.

Speaker speaker\_2: Okay. Is your phone number 803-638-2390?

Speaker speaker\_1: That's correct.

Speaker speaker\_2: Then I have F-I-N-S-H-I-R-O-N@gmail.com. Then I have richard, D-R-G-W-I-N, @gmail.com. Is that okay?

Speaker speaker\_1: Yep, that's fine.

Speaker speaker\_2: Okay. Let's see. So you actually don't have any active coverage.

Speaker speaker\_1: Ah, I see.

Speaker speaker\_2: Yeah.

Speaker speaker\_1: Uh, is there something I can do to change that? 'Cause I know open enrollment is closing by 10th of May.

Speaker speaker\_2: Let me verify to see when their company open enrollment is, 'cause it's actually not happening at the moment. Um, let me see here. Give me, like give me one sec.

Let me verify.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_2: So for BGSS, their company's open enrollment is in the month of August up until September.

Speaker speaker\_1: Hmm.

Speaker speaker\_2: In the last 30 days though, have you experienced like a loss of benefit, gotten married, divorced, had a baby or adopted?

Speaker speaker\_1: Um, no, nothing major like that.

Speaker speaker\_2: No? Oh, okay. So for me to, like enroll you into any other benefits, you would either have to experience one of those within the last 30 days or be within your personal open enrollment which are the first 30 days of you receiving your very first check, or, um, be within company open enrollment which for them is between the month of August up until September.

Speaker speaker\_1: Okay, what was-

Speaker speaker\_2: But you had-

Speaker speaker\_1: ... the first major event you said?

Speaker speaker\_2: Um, a loss of benefit.

Speaker speaker\_1: And I didn't have this... Within the past 30 days, I did not have benefits?

Speaker speaker\_2: Um, if you recently lost like coverage, like a loss of benefit within the last 30 days of that, um, event.

Speaker speaker\_1: Yeah, that's what, that's what I mean. Because I remember doing all the stuff online for the benefits. But I'm just unsure if I had coverage through you guys, uh, recently and it ended maybe.

Speaker speaker\_2: Let me, let me verify. Let's see. So the last day you had coverage was on December 24th. I'm sorry, not December 24th, um, December 15th.

Speaker speaker\_1: You said December 15th or 16th?

Speaker speaker\_2: 15th. That was the last day you had active coverage. Then from December 16, you didn't have any active coverage anymore.

Speaker speaker\_1: So I'm right at 30 days since I lost coverage?

Speaker speaker\_2: So you would have had to lose coverage with somebody else.

Speaker speaker\_1: I gotcha. It couldn't be with the same company. Gotcha.

Speaker speaker\_2: Correct. And then if you did lose benefit, I would have to send you like an email requesting documents for the main office to review, um, and then they would let you know if you would be eligible or not.

Speaker speaker\_1: Okay. Gotcha. Mm-hmm.

Speaker speaker\_2: So you would have to submit some type of like, well, proof stating that you lost benefit or got married, divorced, had a baby or adopted within 30 days of that quality life event.

Speaker speaker\_1: Okay. Well, this has been enlightening. Thank you.

Speaker speaker\_2: I'm sorry, but you can definitely call us back in the month of August.

Speaker speaker\_1: No, we'll see. Thank you.

Speaker speaker\_2: Okay. Have a nice day.

Speaker speaker\_1: You too. Bye-bye.