

## **Transcript: Estefania**

**Acevedo-6398170480951296-4590710719954944**

### **Full Transcript**

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hi, Stephanie. Um, I just had a quick question. Um, the company that I'm working with, um, they use Benefits in a Card. And if I decide to opt in today, um, com- well, tomorrow to- Can you let them know you're a representative of Surge? Okay. I'm a representative from Surge Staffing and we use you guys, um, and I have an employee here that has a question. Okay. If he decides... If he decides to opt- So is it- Mm-hmm. Is it his, if it is their policy, I do need verbal permission from them to give you information about their policies. They don't ha- they don't have one yet. Okay. Um, are you talking about the auto enrollment? I have a question. So if, they do get 30 days from the time that they receive their first check to either enroll into benefits, any other benefits that they offer, or to em- opt out from the auto enrollment. Right. Um, my question is- And they don't opt out from the... Mm-hmm? My question is, if he decides to opt in but then changes his mind two weeks later, can he opt out then? Like, if he decides to enroll? But it depends on what plan though. Okay. Like the plans don't start right away. Uh, you guys have, they have to allow the staffing agency, which is you guys, to do the first deduction from their paycheck depending on whatever plan they- Right. ... choose. So they can opt out from the auto enrollment, which is the NEC tele-IRS, whenever they want to. If they opt out, that doesn't mean that they can't enroll. So that would just opt them out from- That's not, that's not- ... automatically being enrolled into the plan, which is the NEC, which is only a preventative plan. Ma'am. Ma'am. Ma'am, my name is Shanika. I'm the regional manager for Surge. The question that we're trying to find out for these employees is if they opt in today and two weeks later they decide that they want to opt back out of the insurance because they found a better option, do they have that other option to do so? Okay. Yeah. So that's what I'm, that's what I'm answering. So if they enroll today- Can you give them a short form? Short, short form for... 'Cause they're, they're waiting on this, a short form. What short form? Uh, can they opt out? Yes or no? So they can opt out whenever they want to. Okay. As long as they do it within the first 30 days of receiving their first check. If they don't opt out, they will automatically be enrolled. But if they opt out today, that does not mean that they can't enroll later on. Right. As long as they're within the first 30 days of receiving their fir- first check, they can enroll whenever. Right. So let's say they enroll today. You guys have to allow one or two weeks. Normally we tell them- Mm-hmm. ... one or two weeks for your staffing agency to start making the first deduction from your paycheck. Let's say you guys do the first deduction and then later on they wanna, they're like, "Never mind, I found a better insurance," they can cancel whenever. Okay. But cancellations do take seven to 10 business days to process. So, so there- Okay. ... is a possibility that they may experience one or two deductions after the cancellation. Oh, I see. The only thing about doing that is if they find something better and they're outside their personal open enrollment period and later on

wanna change the plan, if it's been after 30 days of them receiving their first check, they won't be able to do those changes to change out the plan. Okay. They will have to be within company open enrollment, which for you guys is held in the month of August. Okay. Oh, okay. So as long as they're, as long as they're within their personal open enrollment period, they can make whatever changes they want. They can cancel at any time. But let's say they do get enrolled into a certain plan and later on they're like, "Oh, never mind, I wanna do this one." They would have to call within the first 30 days of receiving their first check because if they don't do it within that timeframe, they're gonna get told that they have to wait for the next company open enrollment, which is held in August. But at any time they could cancel, but to guarantee- Yes, ma'am. ... as an enrolled, they do have to be within their first 30 days of receiving that first check. Like that's confirmed. Okay. Oh, okay. I do appreciate you taking the time to explain that. Thank you so much. I will make sure they- You're welcome. ... understand it and we'll see if... We'll try not to call back if we don't have any other questions. Okay. And then if you could just let them know if they don't wanna be automatically enrolled into that preventative plan, that it is important that they call within those first 30 days to opt out from- Yeah. ... the auto enrollment. Okay. Yes. Right. All right. Well, thank you again. You're welcome. I hope you have a great day. You too. Bye-bye.

## 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: Hi, Stephanie. Um, I just had a quick question. Um, the company that I'm working with, um, they use Benefits in a Card. And if I decide to opt in today, um, com- well, tomorrow to-

Speaker speaker\_2: Can you let them know you're a representative of Surge?

Speaker speaker\_1: Okay. I'm a representative from Surge Staffing and we use you guys, um, and I have an employee here that has a question.

Speaker speaker\_0: Okay.

Speaker speaker\_1: If he decides... If he decides to op-

Speaker speaker\_0: So is it-

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Is it his, if it is their policy, I do need verbal permission from them to give you information about their policies.

Speaker speaker\_1: They don't ha- they don't have one yet.

Speaker speaker\_0: Okay. Um, are you talking about the auto enrollment?

Speaker speaker\_1: I have a question.

Speaker speaker\_0: So if, they do get 30 days from the time that they receive their first check to either enroll into benefits, any other benefits that they offer, or to em- opt out from the auto enrollment.

Speaker speaker\_1: Right. Um, my question is-

Speaker speaker\_0: And they don't opt out from the... Mm-hmm?

Speaker speaker\_1: My question is, if he decides to opt in but then changes his mind two weeks later, can he opt out then?

Speaker speaker\_0: Like, if he decides to enroll? But it depends on what plan though.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Like the plans don't start right away. Uh, you guys have, they have to allow the staffing agency, which is you guys, to do the first deduction from their paycheck depending on whatever plan they-

Speaker speaker\_1: Right.

Speaker speaker\_0: ... choose. So they can opt out from the auto enrollment, which is the NEC tele-IRS, whenever they want to. If they opt out, that doesn't mean that they can't enroll. So that would just opt them out from-

Speaker speaker\_1: That's not, that's not-

Speaker speaker\_0: ... automatically being enrolled into the plan, which is the NEC, which is only a preventative plan.

Speaker speaker\_2: Ma'am. Ma'am. Ma'am, my name is Shanika. I'm the regional manager for Surge. The question that we're trying to find out for these employees is if they opt in today and two weeks later they decide that they want to opt back out of the insurance because they found a better option, do they have that other option to do so?

Speaker speaker\_0: Okay. Yeah. So that's what I'm, that's what I'm answering. So if they enroll today-

Speaker speaker\_2: Can you give them a short form? Short, short form for... 'Cause they're, they're waiting on this, a short form.

Speaker speaker\_0: What short form?

Speaker speaker\_2: Uh, can they opt out? Yes or no?

Speaker speaker\_0: So they can opt out whenever they want to.

Speaker speaker\_2: Okay.

Speaker speaker\_0: As long as they do it within the first 30 days of receiving their first check. If they don't opt out, they will automatically be enrolled. But if they opt out today, that does not mean that they can't enroll later on.

Speaker speaker\_2: Right.

Speaker speaker\_0: As long as they're within the first 30 days of receiving their fir- first check, they can enroll whenever.

Speaker speaker\_2: Right.

Speaker speaker\_0: So let's say they enroll today. You guys have to allow one or two weeks. Normally we tell them-

Speaker speaker\_2: Mm-hmm.

Speaker speaker\_0: ... one or two weeks for your staffing agency to start making the first deduction from your paycheck. Let's say you guys do the first deduction and then later on they wanna, they're like, "Never mind, I found a better insurance," they can cancel whenever.

Speaker speaker\_2: Okay.

Speaker speaker\_0: But cancellations do take seven to 10 business days to process. So, so there-

Speaker speaker\_2: Okay.

Speaker speaker\_0: ... is a possibility that they may experience one or two deductions after the cancellation.

Speaker speaker\_2: Oh, I see.

Speaker speaker\_0: The only thing about doing that is if they find something better and they're outside their personal open enrollment period and later on wanna change the plan, if it's been after 30 days of them receiving their first check, they won't be able to do those changes to change out the plan.

Speaker speaker\_2: Okay.

Speaker speaker\_0: They will have to be within company open enrollment, which for you guys is held in the month of August.

Speaker speaker\_2: Okay. Oh, okay.

Speaker speaker\_0: So as long as they're, as long as they're within their personal open enrollment period, they can make whatever changes they want. They can cancel at any time. But let's say they do get enrolled into a certain plan and later on they're like, "Oh, never mind, I wanna do this one." They would have to call within the first 30 days of receiving their first check because if they don't do it within that timeframe, they're gonna get told that they have to wait for the next company open enrollment, which is held in August. But at any time they could cancel, but to guarantee-

Speaker speaker\_2: Yes, ma'am.

Speaker speaker\_0: ... as an enrolled, they do have to be within their first 30 days of receiving that first check. Like that's confirmed.

Speaker speaker\_2: Okay. Oh, okay. I do appreciate you taking the time to explain that. Thank you so much. I will make sure they-

Speaker speaker\_0: You're welcome.

Speaker speaker\_2: ... understand it and we'll see if... We'll try not to call back if we don't have any other questions.

Speaker speaker\_0: Okay. And then if you could just let them know if they don't wanna be automatically enrolled into that preventative plan, that it is important that they call within those first 30 days to opt out from-

Speaker speaker\_2: Yeah.

Speaker speaker\_0: ... the auto enrollment. Okay.

Speaker speaker\_2: Yes. Right. All right. Well, thank you again.

Speaker speaker\_0: You're welcome. I hope you have a great day.

Speaker speaker\_2: You too. Bye-bye.