

## **Transcript: Estefania**

**Acevedo-6436490032365568-4782146140684288**

### **Full Transcript**

Thank you for calling Benefits on a Card. My name is Stephanie. How can I assist you? How you doing, ma'am? I'm calling to see if I still have benefits. Okay. What staffing agency do you work for? On Track. And what are the last four of your Social? 3059. Okay. What's... I'm sorry, what was that first and last name again? Um, Herman Johnson. For security purposes, can you verify your address and date of birth? It's at, um, 2601 West 4989, Apartment 201, Irving, Texas 75038. Uh, birthday 03/12/83. 972-503-5755 is your phone number? Uh-huh. Okay, so it looks like you don't have active coverage. Um, you were enrolled at one point but that coverage ended and at the time you're not eligible for... um, to enroll. You would have to wait for the next company Open Enrollment to be held, um, if you wanted to enroll. I want... When I... I thought I was already enrolled. You had coverage at some point, but that ended on March 17th. Oh, okay. It looks like they didn't... Mm-hmm, that was... The last time you had active c-coverage was March 16th and then after March 16th, from the 17th till now, you don't have coverage, so it ended a while ago. Yeah, I had... I recently stopped, started back working with another job. Mm-hmm. So, by the 5th- So, I got to go back and start back up on my own. I didn't know I had to, you know, do something to start back up. Yeah. Well, so to have coverage with this, um, insurance, you would have to be working with On Track 'cause the way that you keep your coverage active is by them doing weekly deductions from your paycheck. If you no longer work with them at some point, there's no way that they can deduct money out of your paycheck if you're no longer with them. So, by the fifth week of no deductions taken out of your check, the plan gets canceled out automatically. Okay. So then I have to wait till my next job to get coverage? Uh, let me check when their next company Open Enrollment is. Let's see. 'Cause if I'm working for the company and, and I get laid off and I don't get another job till a month later, I can't get coverage? So, if they, if they don't make a deduction out of your paycheck, then yes. By fifth... By the fifth week of no deductions from your paycheck, the plan gets canceled. Um, but it looks like the next company Open Enrollment is in the month of July, so it's coming up pretty soon. The month of July. April, May... Man, I need coverage like right now. All right then, man. Well, I appreciate it and I'll reach out to my temp to see about being in charge of help or not. Okay. Thanks. And then I would ask them when their next company Open Enrollment is. It's definitely in July but we have the old dates in the system, so I would ask them to give you the updated ones just in case you do want to enroll in the month of July and you call with a company Open Enrollment and not miss it again. All right. All right then. Thanks.

### **Conversation Format**

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

Speaker speaker\_1: How you doing, ma'am? I'm calling to see if I still have benefits.

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

Speaker speaker\_1: On Track.

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

Speaker speaker\_1: 3059.

Speaker speaker\_0: Okay. What's... I'm sorry, what was that first and last name again?

Speaker speaker\_1: Um, Herman Johnson.

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

Speaker speaker\_1: It's at, um, 2601 West 4989, Apartment 201, Irving, Texas 75038. Uh, birthday 03/12/83.

Speaker speaker\_0: 972-503-5755 is your phone number?

Speaker speaker\_1: Uh-huh.

Speaker speaker\_0: Okay, so it looks like you don't have active coverage. Um, you were enrolled at one point but that coverage ended and at the time you're not eligible for... um, to enroll. You would have to wait for the next company Open Enrollment to be held, um, if you wanted to enroll.

Speaker speaker\_1: I want... When I... I thought I was already enrolled.

Speaker speaker\_0: You had coverage at some point, but that ended on March 17th.

Speaker speaker\_1: Oh, okay.

Speaker speaker\_0: It looks like they didn't... Mm-hmm, that was... The last time you had active c- coverage was March 16th and then after March 16th, from the 17th till now, you don't have coverage, so it ended a while ago.

Speaker speaker\_1: Yeah, I had... I recently stopped, started back working with another job.

Speaker speaker\_0: Mm-hmm. So, by the 5th-

Speaker speaker\_1: So, I got to go back and start back up on my own. I didn't know I had to, you know, do something to start back up.

Speaker speaker\_0: Yeah. Well, so to have coverage with this, um, insurance, you would have to be working with On Track 'cause the way that you keep your coverage active is by them doing weekly deductions from your paycheck. If you no longer work with them at some point, there's no way that they can deduct money out of your paycheck if you're no longer with them. So, by the fifth week of no deductions taken out of your check, the plan gets canceled out automatically.

Speaker speaker\_1: Okay. So then I have to wait till my next job to get coverage?

Speaker speaker\_0: Uh, let me check when their next company Open Enrollment is. Let's see.

Speaker speaker\_1: 'Cause if I'm working for the company and, and I get laid off and I don't get another job till a month later, I can't get coverage?

Speaker speaker\_0: So, if they, if they don't make a deduction out of your paycheck, then yes. By fifth... By the fifth week of no deductions from your paycheck, the plan gets canceled. Um, but it looks like the next company Open Enrollment is in the month of July, so it's coming up pretty soon.

Speaker speaker\_1: The month of July. April, May... Man, I need coverage like right now. All right then, man. Well, I appreciate it and I'll reach out to my temp to see about being in charge of help or not.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Thanks.

Speaker speaker\_0: And then I would ask them when their next company Open Enrollment is. It's definitely in July but we have the old dates in the system, so I would ask them to give you the updated ones just in case you do want to enroll in the month of July and you call with a company Open Enrollment and not miss it again.

Speaker speaker\_1: All right. All right then. Thanks.