

## Transcript: Estefania

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### Full Transcript

Thank you for calling BenefitTune card, my name is Stephanie. How can I assist you? Hi, my name is Reese. Um, so I recently got a job with Doherty, um, but... And I'm on stage step two of my onboarding, um- Mm-hmm. And I just have the medical coverage election form left. Um, but I wanted to wait and April, I believe her name is, um, said that I could call you guys and, um, try to get it waived, I think is what she's saying. Um- Um- So I wouldn't know who exactly you're talking about, because we're the healthcare administration, healthcare administrators for different agencies around the nation. We don't just- Oh, okay. ... work with a specific one. Um, and we don't waive. You would have to do, be within your first 30 days of receiving your first check, which is considered your personal open enrollment period or be within company open enrollment. Um, what staffing agency do you work for? Um, Doherty. Um, do you know the name, like of the staffing agency? 'Cause we don't have one by that name. Um, I just have an app on my phone that says Doherty Jobs. Like, D-O-H-E-R-T-Y. So, it would be the staffing agency that hired you. Um, that might be the one, I thought. So sometimes they go by different names, and that's not one of the staffing agencies that we have. Um, I don't know if you want to verify with them, is they go by something else? Um, I thought that was the name. I thought it was just Doherty Staffing Solutions. Um, I- Let me verify- ... think so. ... but I don't think that's the one, if I'm honest. Um, there's Dorothy Staffing. Um, I don't think that's it. It's D-O-H-E-R-T-Y. Okay. You know. Okay, that one? Okay, yeah. Okay. Got it. Okay, good. And then what are the last four of your Social Security number? 0434. And then your first and last name. Um, Reese. R-E-E-S-E, and then Wilt, W-I-L-T. What was your first name? Reese Wi-Reese. Okay, yeah. So you're still not in our file. Um, how long have you been working with them? Um, I haven't started my, like start day, my start day is Monday. Mm-hmm. But I'm finishing like the onboarding stuff and like the paperwork. Um- Mm-hmm. So did you want to enroll? Um, they give you 30 days from the day that you receive your first check to do your enrollment- Um- ... to actually be eligible to enroll. Um, you said you wanted to wait 'til April, so give me one second. So you would- Please. 'Cause the thing is, you can't really just enroll whenever. You have to be within your personal open enrollment, which are the first 30 days from the time that you received your first check, or be within company open enrollment. Which for them, it just passed in the month of December. So you would have to actually call back within the month of December, or suffer a quality life event within the last 30 days, such as loss of benefit, getting married, divorce, having a baby or adopting. Um, even then if you miss those two periods and you do suffer a quality life event, we would have to send you a document that you would have to submit to us for the main office to review, to see if it's considered a quality life event. Um, but- Okay. ... we don't do waits. Okay, I hear what you're saying. Um, but so I'm gonna try to explain the process. So I did my onboarding and then I just had this form, which is basically like, um, "Yes, I plan to use the medical coverage," or "No, I

don't." Um- Mm-hmm. And like talk about the benefits. But this is my step two, and I have to complete this in order to move on to step three. Does that make sense? Okay. Yeah, so- And I need to get to step three to do my banking information. Um, I- So did you want to enroll or 'cause you, um, or what exactly were you trying to... So I'm tryna decline- So were you trying to decline? Um, yes. So I'm trying to decline it, but I, like if I decline it now, I won't be able to go back in, right? But and then I won't- And if you- ... get like those 30 days, if that makes sense. No, so if you decline, um, let me see if they even have auto enrollment. Yeah, hang on a sec. So they don't even auto enroll their members into anything. Um, so you, if you don't enroll into the benefits, you won't be automatically enrolled. Uh, as long as you call within the first 30 days of receiving your first check, if you're interested in enrolling, you're eligible to enroll. But once you pass those 30 days, you wouldn't be able to just, um, call in and enroll whenever. Uh, like for example, in the month of April, they're not within company open enrollment and if, um... And it just depends really, 'cause I can't tell you you're within, gonna be within your enrollment or not. Um, as long as it's, like I said- Oh. ... as long as you're within your first 30 days of receiving your first check, you can enroll into the benefits. After those 30 days, if you miss your personal open enrollment, you would have to wait 'til the month of December when they're back within company open enrollment. But they don't auto enroll their members into any plans, so you don't really have to do a declination for anything since they don't automatically enroll their members into any of the benefits. But if you do want to enroll-You do have 30 days from the day that you receive your first check to do so. After those 30, you would have to wait within company open enrollment which is held in the month of December for their staffing agency. Okay. Okay, so basically I can kind of enter a no for everything just so I can get to my next step? And then as long as it's in, within, the thir- next 30 days of my paycheck, then I should ... Then you can call this number. ... like all that experience. Yes. Okay. The... So again... Okay. It's, uh, it's very important. So like let's say you do start working with them, um, and you do want the benefits, I would call as soon as possible s- just to make sure you're within your 30-day frame, because if you even miss a day, let's say you call on the 30, 31 days after, unfortunately they're going to tell you since that you called a day late that you will have to wait till the next company open enrollment which is held in December. Um, so you... Okay. Like if you don't want... Yeah, you can just put... But like I said, um, I would just notate that to call as soon as possible within your 30-day frame if you do want to get in the benefits. But, um, since they don't have any type of auto enroll, you don't really have to... I don't really have to do anything. Okay. Sounds good. Then that works. Um, and my first paycheck would be like the 21st, so I think I should have a good amount of time to like go through and then decide. Um, I think that's all I needed and then... Mm-hmm. ... I'll probably... So if I end up just... So let's say... 'Cause right now I'm just like not enrolled in anything and let's say... Mm-hmm. ... in 20 days I want to keep it that way, I don't have to call back, I can just leave it the way it is? Correct, 'cause they don't do- Okay. ... no type of auto enrollment. If like for example some staffing agencies do auto-enroll their new hires into one of the plans, um, they would have to call to opt out of the auto-enrollment. But since Dorothy Staffing doesn't, um, you don't have to do anything because they don't auto-enroll i- in, in any of the plans. Now, if you do want to enroll, it would be your responsibility to call within those 30 days to make sure that you are within your timeframe to be eligible to enroll into the benefits, 'cause like I said if you miss even a day, you call like 31 days later, they're going to tell you have to wait till the month of December when it's company open enrollment or you

would have to suffer a quality life event within the last 30 days which would be considered like losing benefit, getting married, divorcing, having a baby or adopting. Okay, that makes sense. Um, I think that's all I needed. So, uh, I appreciate your time. Thank you. You're welcome. Have a nice day. If you need any assistance, we're open from 8:00 AM up until 8:00 PM Eastern Time. Okay. Thank you very much. Have a great day. Thank you, you too. Thank you. Bye-bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling BenefitTune card, my name is Stephanie. How can I assist you?

Speaker speaker\_1: Hi, my name is Reese. Um, so I recently got a job with Doherty, um, but... And I'm on stage step two of my onboarding, um-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: And I just have the medical coverage election form left. Um, but I wanted to wait and April, I believe her name is, um, said that I could call you guys and, um, try to get it waived, I think is what she's saying.

Speaker speaker\_0: Um-

Speaker speaker\_1: Um-

Speaker speaker\_0: So I wouldn't know who exactly you're talking about, because we're the healthcare administration, healthcare administrators for different agencies around the nation. We don't just-

Speaker speaker\_1: Oh, okay.

Speaker speaker\_0: ... work with a specific one. Um, and we don't waive. You would have to do, be within your first 30 days of receiving your first check, which is considered your personal open enrollment period or be within company open enrollment. Um, what staffing agency do you work for?

Speaker speaker\_1: Um, Doherty.

Speaker speaker\_0: Um, do you know the name, like of the staffing agency? 'Cause we don't have one by that name.

Speaker speaker\_1: Um, I just have an app on my phone that says Doherty Jobs. Like, D-O-H-E-R-T-Y.

Speaker speaker\_0: So, it would be the staffing agency that hired you.

Speaker speaker\_1: Um, that might be the one, I thought.

Speaker speaker\_0: So sometimes they go by different names, and that's not one of the staffing agencies that we have. Um, I don't know if you want to verify with them, is they go by

something else?

Speaker speaker\_1: Um, I thought that was the name. I thought it was just Doherty Staffing Solutions. Um, I-

Speaker speaker\_0: Let me verify-

Speaker speaker\_1: ... think so.

Speaker speaker\_0: ... but I don't think that's the one, if I'm honest. Um, there's Dorothy Staffing.

Speaker speaker\_1: Um, I don't think that's it. It's D-O-H-E-R-T-Y.

Speaker speaker\_0: Okay. You know. Okay, that one? Okay, yeah. Okay. Got it.

Speaker speaker\_1: Okay, good.

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

Speaker speaker\_1: 0434.

Speaker speaker\_0: And then your first and last name.

Speaker speaker\_1: Um, Reese. R-E-E-S-E, and then Wilt, W-I-L-T.

Speaker speaker\_0: What was your first name? Reese Wi-

Speaker speaker\_1: Reese.

Speaker speaker\_0: Okay, yeah. So you're still not in our file. Um, how long have you been working with them?

Speaker speaker\_1: Um, I haven't started my, like start day, my start day is Monday.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: But I'm finishing like the onboarding stuff and like the paperwork. Um-

Speaker speaker\_0: Mm-hmm. So did you want to enroll? Um, they give you 30 days from the day that you receive your first check to do your enrollment-

Speaker speaker\_1: Um-

Speaker speaker\_0: ... to actually be eligible to enroll. Um, you said you wanted to wait 'til April, so give me one second. So you would-

Speaker speaker\_1: Please.

Speaker speaker\_0: 'Cause the thing is, you can't really just enroll whenever. You have to be within your personal open enrollment, which are the first 30 days from the time that you received your first check, or be within company open enrollment. Which for them, it just passed in the month of December. So you would have to actually call back within the month of December, or suffer a quality life event within the last 30 days, such as loss of benefit, getting

married, divorce, having a baby or adopting. Um, even then if you miss those two periods and you do suffer a quality life event, we would have to send you a document that you would have to submit to us for the main office to review, to see if it's considered a quality life event. Um, but-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... we don't do waits.

Speaker speaker\_1: Okay, I hear what you're saying. Um, but so I'm gonna try to explain the process. So I did my onboarding and then I just had this form, which is basically like, um, "Yes, I plan to use the medical coverage," or "No, I don't." Um-

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: And like talk about the benefits. But this is my step two, and I have to complete this in order to move on to step three. Does that make sense?

Speaker speaker\_0: Okay. Yeah, so-

Speaker speaker\_1: And I need to get to step three to do my banking information. Um, I-

Speaker speaker\_0: So did you want to enroll or 'cause you, um, or what exactly were you trying to...

Speaker speaker\_1: So I'm tryna decline-

Speaker speaker\_0: So were you trying to decline?

Speaker speaker\_1: Um, yes. So I'm trying to decline it, but I, like if I decline it now, I won't be able to go back in, right? But and then I won't-

Speaker speaker\_0: And if you-

Speaker speaker\_1: ... get like those 30 days, if that makes sense.

Speaker speaker\_0: No, so if you decline, um, let me see if they even have auto enrollment. Yeah, hang on a sec. So they don't even auto enroll their members into anything. Um, so you, if you don't enroll into the benefits, you won't be automatically enrolled. Uh, as long as you call within the first 30 days of receiving your first check, if you're interested in enrolling, you're eligible to enroll. But once you pass those 30 days, you wouldn't be able to just, um, call in and enroll whenever. Uh, like for example, in the month of April, they're not within company open enrollment and if, um... And it just depends really, 'cause I can't tell you you're within, gonna be within your enrollment or not. Um, as long as it's, like I said-

Speaker speaker\_1: Oh.

Speaker speaker\_0: ... as long as you're within your first 30 days of receiving your first check, you can enroll into the benefits. After those 30 days, if you miss your personal open enrollment, you would have to wait 'til the month of December when they're back within company open enrollment. But they don't auto enroll their members into any plans, so you don't really have to do a declination for anything since they don't automatically enroll their

members into any of the benefits. But if you do want to enroll-You do have 30 days from the day that you receive your first check to do so. After those 30, you would have to wait within company open enrollment which is held in the month of December for their staffing agency.

Speaker speaker\_1: Okay. Okay, so basically I can kind of enter a no for everything just so I can get to my next step? And then as long as it's in, within, the thir- next 30 days of my paycheck, then I should ...

Speaker speaker\_0: Then you can call this number.

Speaker speaker\_1: ... like all that experience.

Speaker speaker\_0: Yes.

Speaker speaker\_1: Okay.

Speaker speaker\_0: The... So again...

Speaker speaker\_1: Okay.

Speaker speaker\_0: It's, uh, it's very important. So like let's say you do start working with them, um, and you do want the benefits, I would call as soon as possible s- just to make sure you're within your 30-day frame, because if you even miss a day, let's say you call on the 30, 31 days after, unfortunately they're going to tell you since that you called a day late that you will have to wait till the next company open enrollment which is held in December. Um, so you...

Speaker speaker\_1: Okay.

Speaker speaker\_0: Like if you don't want... Yeah, you can just put... But like I said, um, I would just notate that to call as soon as possible within your 30-day frame if you do want to get in the benefits. But, um, since they don't have any type of auto enroll, you don't really have to... I don't really have to do anything.

Speaker speaker\_1: Okay. Sounds good. Then that works. Um, and my first paycheck would be like the 21st, so I think I should have a good amount of time to like go through and then decide. Um, I think that's all I needed and then...

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... I'll probably... So if I end up just... So let's say... 'Cause right now I'm just like not enrolled in anything and let's say...

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... in 20 days I want to keep it that way, I don't have to call back, I can just leave it the way it is?

Speaker speaker\_0: Correct, 'cause they don't do-

Speaker speaker\_1: Okay.

Speaker speaker\_0: ... no type of auto enrollment. If like for example some staffing agencies do auto-enroll their new hires into one of the plans, um, they would have to call to opt out of the auto-enrollment. But since Dorothy Staffing doesn't, um, you don't have to do anything because they don't auto-enroll i- in, in any of the plans. Now, if you do want to enroll, it would be your responsibility to call within those 30 days to make sure that you are within your timeframe to be eligible to enroll into the benefits, 'cause like I said if you miss even a day, you call like 31 days later, they're going to tell you have to wait till the month of December when it's company open enrollment or you would have to suffer a quality life event within the last 30 days which would be considered like losing benefit, getting married, divorcing, having a baby or adopting.

Speaker speaker\_1: Okay, that makes sense. Um, I think that's all I needed. So, uh, I appreciate your time. Thank you.

Speaker speaker\_0: You're welcome. Have a nice day. If you need any assistance, we're open from 8:00 AM up until 8:00 PM Eastern Time.

Speaker speaker\_1: Okay. Thank you very much. Have a great day.

Speaker speaker\_0: Thank you, you too.

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