

## **Transcript: Estefania**

**Acevedo-6741846547283968-6267583792988160**

### **Full Transcript**

Thank you for calling Benefits in a Card. My name is Stephanie. How can I assist you? Hey, Stephanie. Um, so, uh, they say that my policy for APL was terminated October. Um, I asked questions that if I'm not doing any changes, do I have to change anything and they told me no. So, sounds like I was misled by The Resource, who is my employer. But I'm just trying to figure out what to do because as of right now my policy is terminated. I had no benefits, which I wasn't aware of going into the year because I was told that I didn't have to make any changes if I wasn't changing anything. Mm-hmm. Mm-hmm. Okay. So, I'm- Um, I can open your file just so that I can see. Uh, what staffing agency are you with? Um, I'm with The Resource. Okay. And then what would be the last four of your social? Uh, 7060. Okay. Thank you. And your first and last name, please. Uh, Ramell Gatlin. Okay. For security purposes, could you verify address and date of birth? Um, my address is 1553 Manors Court, Winston-Salem, North Carolina, uh, 27127. And email is mrgatlin@gmail.com. Um, what about your date of birth? Oh, sorry. Uh, 9-2-89. Okay. Your 336-706-6293. Your phone number? 336-707-6293. Okay. Thank you. Oh, yeah. Yeah. It looks like it ended on the October 20th of '24- Oh. ... was the last time that you had benefits coverage. Why would they tell me that? I'm not sure. Why would they tell me that? I didn't... So I know you didn't speak with anybody in the office here. I'm not really sure why your employer told you that. Um, I know sometimes, I, I don't know if they're not really sure how the enrollment process works, but typically, um, within company open enrollment, I know their, the employers get like notifications on their phone regarding like when it's company open enrollment and that's if they want to make any, like, changes, they can do that around that time. Right. Or if they want to enroll into new benefits, that would be the time to do it. Because after company open enrollment, since you would have to wait 'til the next company open enrollment to enroll once you miss the company's 'cause, um, you can really only enroll within two periods. So when is that? Uh, for the Resource Company, like now. Is it too late for me to do anything? Well, I was going to tell you that only in two periods you're eligible to enroll. The first period is within the first 30 days from the day that you receive your first check. And then the second period is within company open enrollment, which the staffing agencies do it, um, usually within the same month every year. Uh, for them, let me see when it was. So for them, ugh, so it actually just passed. The Resource Company was in company open enrollment from the dates of December 9th of this past year up until January 31st. That would've been the last day to call and enroll. Um, I was going to ask you- So I have no freaking insurance for the rest of the year. That's, that's, that's awesome. And I was going to ask you- Being misled by them. Sorry for doing them. Um, that... It's okay. Um, I was going to tell you that if you experienced a quality life event within the last 30 days, you could be eligible to enroll. Um, something that's considered a quality life event would be like loss of benefit, uh, getting married, getting

divorced, having a baby or adopted. Have you experienced any of that within the last 30 days? I lost benefits, I lost benefits in October, apparently, so I don't know if that covers, I don't know what that covers, but I just wanted a procedure done on my eye and, uh, I just wanted- Ooh, yeah. So, so it would have to be within the last 30 days. Um- Yeah, I can't do nothing then, so- No. Aw, I'm sorry. ... I was misled and... But, um, I can definitely- Wow. ... tell you for sure that, um, the next company open enrollment is definitely in December. Um, last year was from December 9th up until January 31st. There's a possibility that those dates might change, but it's definitely done in the month of December. Yeah. So I have to go through a whole year if I, until I get a new job with no benefits, because they misled me and say, "Oh, you don't have to do anything because, if you're not changing anything." So that was, that was... Okay. Yeah. I'm so sorry. Thank you, ma'am. It's okay. You're welcome. It's not good to be...

## 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: Hey, Stephanie. Um, so, uh, they say that my policy for APL was terminated October. Um, I asked questions that if I'm not doing any changes, do I have to change anything and they told me no. So, sounds like I was misled by The Resource, who is my employer. But I'm just trying to figure out what to do because as of right now my policy is terminated. I had no benefits, which I wasn't aware of going into the year because I was told that I didn't have to make any changes if I wasn't changing anything.

Speaker speaker\_0: Mm-hmm. Mm-hmm. Okay.

Speaker speaker\_1: So, I'm-

Speaker speaker\_0: Um, I can open your file just so that I can see. Uh, what staffing agency are you with?

Speaker speaker\_1: Um, I'm with The Resource.

Speaker speaker\_0: Okay. And then what would be the last four of your social?

Speaker speaker\_1: Uh, 7060.

Speaker speaker\_0: Okay. Thank you. And your first and last name, please.

Speaker speaker\_1: Uh, Ramell Gatlin.

Speaker speaker\_0: Okay. For security purposes, could you verify address and date of birth?

Speaker speaker\_1: Um, my address is 1553 Manors Court, Winston-Salem, North Carolina, uh, 27127. And email is mrgatlin@gmail.com.

Speaker speaker\_0: Um, what about your date of birth?

Speaker speaker\_1: Oh, sorry. Uh, 9-2-89.

Speaker speaker\_0: Okay. Your 336-706-6293. Your phone number?

Speaker speaker\_1: 336-707-6293.

Speaker speaker\_0: Okay. Thank you. Oh, yeah. Yeah. It looks like it ended on the October 20th of '24-

Speaker speaker\_1: Oh.

Speaker speaker\_0: ... was the last time that you had benefits coverage.

Speaker speaker\_1: Why would they tell me that?

Speaker speaker\_0: I'm not sure.

Speaker speaker\_1: Why would they tell me that? I didn't...

Speaker speaker\_0: So I know you didn't speak with anybody in the office here. I'm not really sure why your employer told you that. Um, I know sometimes, I, I don't know if they're not really sure how the enrollment process works, but typically, um, within company open enrollment, I know their, the employers get like notifications on their phone regarding like when it's company open enrollment and that's if they want to make any, like, changes, they can do that around that time.

Speaker speaker\_1: Right.

Speaker speaker\_0: Or if they want to enroll into new benefits, that would be the time to do it. Because after company open enrollment, since you would have to wait 'til the next company open enrollment to enroll once you miss the company's 'cause, um, you can really only enroll within two periods.

Speaker speaker\_1: So when is that?

Speaker speaker\_0: Uh, for the Resource Company, like now.

Speaker speaker\_1: Is it too late for me to do anything?

Speaker speaker\_0: Well, I was going to tell you that only in two periods you're eligible to enroll. The first period is within the first 30 days from the day that you receive your first check. And then the second period is within company open enrollment, which the staffing agencies do it, um, usually within the same month every year. Uh, for them, let me see when it was. So for them, ugh, so it actually just passed. The Resource Company was in company open enrollment from the dates of December 9th of this past year up until January 31st. That would've been the last day to call and enroll. Um, I was going to ask you-

Speaker speaker\_1: So I have no freaking insurance for the rest of the year. That's, that's, that's awesome.

Speaker speaker\_0: And I was going to ask you-

Speaker speaker\_1: Being misled by them. Sorry for doing them.

Speaker speaker\_0: Um, that... It's okay. Um, I was going to tell you that if you experienced a quality life event within the last 30 days, you could be eligible to enroll. Um, something that's considered a quality life event would be like loss of benefit, uh, getting married, getting divorced, having a baby or adopted. Have you experienced any of that within the last 30 days?

Speaker speaker\_1: I lost benefits, I lost benefits in October, apparently, so I don't know if that covers, I don't know what that covers, but I just wanted a procedure done on my eye and, uh, I just wanted-

Speaker speaker\_0: Ooh, yeah. So, so it would have to be within the last 30 days. Um-

Speaker speaker\_1: Yeah, I can't do nothing then, so-

Speaker speaker\_0: No. Aw, I'm sorry.

Speaker speaker\_1: ... I was misled and...

Speaker speaker\_0: But, um, I can definitely-

Speaker speaker\_1: Wow.

Speaker speaker\_0: ... tell you for sure that, um, the next company open enrollment is definitely in December. Um, last year was from December 9th up until January 31st. There's a possibility that those dates might change, but it's definitely done in the month of December.

Speaker speaker\_1: Yeah. So I have to go through a whole year if I, until I get a new job with no benefits, because they misled me and say, "Oh, you don't have to do anything because, if you're not changing anything." So that was, that was... Okay.

Speaker speaker\_0: Yeah. I'm so sorry.

Speaker speaker\_1: Thank you, ma'am. It's okay.

Speaker speaker\_0: You're welcome.

Speaker speaker\_1: It's not good to be...