

## **Transcript: Francesca**

**Baez-4802583436378112-6158922163077120**

### **Full Transcript**

Thank you for calling Benefits 10-13. My name is Francesca. How can I assist you today? Hi. Um, I currently have insurance through my contracting company, through you guys, and I just got married so I wanted to add my wife to my, um, plan. Is that possible? Sure thing, sir. Yes. Um, I do want to clarify, you have the insurance through your employer. We only administer it to the carriers. Okay. Um, the people that they ask you when you go to the doctor is gonna be different depending on your plan. Let's take a look at your file. What are the last four of your Social in that staffing company? Uh, 7558 and then the resource. Thank you very much. And what is the last name? Koch. K-O-C-H. Could you please verify your mailing address for me and your date of birth? 10198 and then 101 E6th Street, Winston-Salem, North Carolina 27101. I have that contact, same as the one you called on, 724-961-5576. Correct. And we have your email down as first and last name, number 13, @gmail.com? Correct. Okay. Okay, so you'll be able to add her if a QLA is approved. Basically what it means is that you'll be putting her in through a Qualifying Life Event since at the moment your staffing company does not have an open enrollment period, and you currently also don't have a personal enrollment period. So basically what we will need is proof of that marriage. Okay. Has it been more than 30 days since you guys got married? No. Okay, perfect. So I'm gonna send you an email. Yeah. It's gonna be labeled QLE submission from info@benefits10-13.com. Okay. And as soon as you submit proof of that marriage with the date of when it happened, it should be 24 to 48 hours for the front office to get back with me so that we can go ahead and see if they approve it or not. Once they approve it, I'll give you a call and let you know so we can add her to the current policy. Okay. Um, so I'm actually going on my honeymoon, so I will be out of the country for the next two weeks. I leave tomorrow. So if, uh, I get this process started and send you like the marriage license and everything, are we still able to add her in two weeks after, after I show you proof of, like, the marriage? So would it be outside, by the time that you come back, outside of that 30-day window? Yes. Hmm. Let me place you in a quick hold and check. I'll be right back. Okay, thank you. Of course. One moment. Thank you for holding, sir. No problem. So I'll have to ask the front office 'cause if you're able to get us a proof of documentation by end of today or tomorrow- Yeah. ... the only issue with adding her into the policy is gonna be basically that activation of the policy 'cause if you're gonna be able- Exactly. So, uh- Yeah. ... we got married the 5th of April, so I would need that whole thing completed by Monday. Yeah, 'cause the only thing would be whether or not there's going to be a pay stub to process it 'cause once it's approved, a QLE, and the process of adding the dependent is put into the system, it's gonna take one to two weeks for your staffing company to start making the deductions for the change with a dependent. I'm gonna go ahead and ask the front office in regards to this- Okay, I think- ... if there will be anything that would obstruct it or cause any issues with it. And then just try to get us that document by end of today if

possible so that we can try to process it as soon as possible. Yeah. If you send me that email, I can do it right now. Um, I have like a screenshot of our marriage license and everything with like our license number on it. Mm-hmm.... uh, that I can send as proof. Okay. Um, but I think I'll... I think if I can get that to you, I think I'll be able to take a call, uh, on the Monday, on this upcoming Monday, so we can get that, like, figured out. I think we will have enough time. But for them to add her, like, on, like, a pay stub, I think... Does that need to be within the 30 days? Or- No. So that's the part that doesn't need to be within the 30 days. Oh, okay. But I do have to let the front office know about that, 'cause that will be the only thing... Once you submit the documentation and we process the enrollment of adding her into the policy, the only thing that will be left is for that policy to be activated. Oh, okay, right. So they're going to need a pay stub to activate it. Okay. Okay? Um, I did send you that email if you want to make s- uh, take a look and make sure that you did receive it. Yeah, let me make sure. Uh, I have not received anything yet. A-R-O-N... So it looks like the spelling is exactly how we have it on the system for your name, A-A-R-O-N K-O-C-H 13? Yup, @gmail.com. Maybe it went to junk or spam mail. Give me one second. Yeah, I'm checking that right now. I'll try to resend that email. Oh, is it the QLE submission? Yes, sir. Okay, I got it. All right. And then, is it okay for me to call you at any time as soon as I hear back from the office? Or would there be a specific timeframe you try, you want me to try to make those calls? Yeah, um, you can call me. I'm not sure if I'll... we'll, like, be able to answer instantly. Mm-hmm. Um, but I have, like, uh, eSIM so I can look ou- look out for a call, uh, tomorrow and Monday, 'cause I'm guessing you guys are closed on Saturday, Sunday? Yes, sir, but we are open throughout the day, 8:00 AM to 8:00 PM Eastern Time. So if I go ahead and give you a call and you're not able to pick it up, and then let's say later on before 8:00 PM you're able to call us back, you're more than welcome to. In the event that I do not get you when I call back- Yeah. ... any agent will be able to help you once they pull up the account. Okay, great. Yeah, if you could just leave a message and I'll make sure to get back to you if I don't answer as soon as possible. Understood. All right. So I sent out the question to the front office. As soon as we receive that document and I hear back from them, I'll give you that call back. Okay, great. Thank you so much. Of course, my pleasure. Have a great day. Yeah, you too. Bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits 10-13. My name is Francesca. How can I assist you today?

Speaker speaker\_1: Hi. Um, I currently have insurance through my contracting company, through you guys, and I just got married so I wanted to add my wife to my, um, plan. Is that possible?

Speaker speaker\_0: Sure thing, sir. Yes. Um, I do want to clarify, you have the insurance through your employer. We only administer it to the carriers.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Um, the people that they ask you when you go to the doctor is gonna be different depending on your plan. Let's take a look at your file. What are the last four of your Social in that staffing company?

Speaker speaker\_1: Uh, 7558 and then the resource.

Speaker speaker\_0: Thank you very much. And what is the last name?

Speaker speaker\_1: Koch. K-O-C-H.

Speaker speaker\_0: Could you please verify your mailing address for me and your date of birth?

Speaker speaker\_1: 10198 and then 101 E6th Street, Winston-Salem, North Carolina 27101.

Speaker speaker\_0: I have that contact, same as the one you called on, 724-961-5576.

Speaker speaker\_1: Correct.

Speaker speaker\_0: And we have your email down as first and last name, number 13, @gmail.com?

Speaker speaker\_1: Correct.

Speaker speaker\_0: Okay. Okay, so you'll be able to add her if a QLA is approved. Basically what it means is that you'll be putting her in through a Qualifying Life Event since at the moment your staffing company does not have an open enrollment period, and you currently also don't have a personal enrollment period. So basically what we will need is proof of that marriage.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Has it been more than 30 days since you guys got married?

Speaker speaker\_1: No.

Speaker speaker\_0: Okay, perfect. So I'm gonna send you an email.

Speaker speaker\_1: Yeah.

Speaker speaker\_0: It's gonna be labeled QLE submission from info@benefits10-13.com.

Speaker speaker\_1: Okay.

Speaker speaker\_0: And as soon as you submit proof of that marriage with the date of when it happened, it should be 24 to 48 hours for the front office to get back with me so that we can go ahead and see if they approve it or not. Once they approve it, I'll give you a call and let you know so we can add her to the current policy.

Speaker speaker\_1: Okay. Um, so I'm actually going on my honeymoon, so I will be out of the country for the next two weeks. I leave tomorrow. So if, uh, I get this process started and send you like the marriage license and everything, are we still able to add her in two weeks after, after I show you proof of, like, the marriage?

Speaker speaker\_0: So would it be outside, by the time that you come back, outside of that 30-day window?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Hmm. Let me place you in a quick hold and check. I'll be right back.

Speaker speaker\_1: Okay, thank you.

Speaker speaker\_0: Of course. One moment. Thank you for holding, sir.

Speaker speaker\_1: No problem.

Speaker speaker\_0: So I'll have to ask the front office 'cause if you're able to get us a proof of documentation by end of today or tomorrow-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... the only issue with adding her into the policy is gonna be basically that activation of the policy 'cause if you're gonna be able-

Speaker speaker\_1: Exactly. So, uh-

Speaker speaker\_0: Yeah.

Speaker speaker\_1: ... we got married the 5th of April, so I would need that whole thing completed by Monday.

Speaker speaker\_0: Yeah, 'cause the only thing would be whether or not there's going to be a pay stub to process it 'cause once it's approved, a QLE, and the process of adding the dependent is put into the system, it's gonna take one to two weeks for your staffing company to start making the deductions for the change with a dependent. I'm gonna go ahead and ask the front office in regards to this-

Speaker speaker\_1: Okay, I think-

Speaker speaker\_0: ... if there will be anything that would obstruct it or cause any issues with it. And then just try to get us that document by end of today if possible so that we can try to process it as soon as possible.

Speaker speaker\_1: Yeah. If you send me that email, I can do it right now. Um, I have like a screenshot of our marriage license and everything with like our license number on it.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: ... uh, that I can send as proof.

Speaker speaker\_0: Okay.

Speaker speaker\_1: Um, but I think I'll... I think if I can get that to you, I think I'll be able to take a call, uh, on the Monday, on this upcoming Monday, so we can get that, like, figured out. I think we will have enough time. But for them to add her, like, on, like, a pay stub, I think... Does that need to be within the 30 days? Or-

Speaker speaker\_0: No. So that's the part that doesn't need to be within the 30 days.

Speaker speaker\_1: Oh, okay.

Speaker speaker\_0: But I do have to let the front office know about that, 'cause that will be the only thing... Once you submit the documentation and we process the enrollment of adding her into the policy, the only thing that will be left is for that policy to be activated.

Speaker speaker\_1: Oh, okay, right.

Speaker speaker\_0: So they're going to need a pay stub to activate it.

Speaker speaker\_1: Okay.

Speaker speaker\_0: Okay? Um, I did send you that email if you want to make s- uh, take a look and make sure that you did receive it.

Speaker speaker\_1: Yeah, let me make sure. Uh, I have not received anything yet.

Speaker speaker\_0: A-R-O-N... So it looks like the spelling is exactly how we have it on the system for your name, A-A-R-O-N K-O-C-H 13?

Speaker speaker\_1: Yup, @gmail.com.

Speaker speaker\_0: Maybe it went to junk or spam mail. Give me one second.

Speaker speaker\_1: Yeah, I'm checking that right now.

Speaker speaker\_0: I'll try to resend that email.

Speaker speaker\_1: Oh, is it the QLE submission?

Speaker speaker\_0: Yes, sir.

Speaker speaker\_1: Okay, I got it.

Speaker speaker\_0: All right. And then, is it okay for me to call you at any time as soon as I hear back from the office? Or would there be a specific timeframe you try, you want me to try to make those calls?

Speaker speaker\_1: Yeah, um, you can call me. I'm not sure if I'll... we'll, like, be able to answer instantly.

Speaker speaker\_0: Mm-hmm.

Speaker speaker\_1: Um, but I have, like, uh, eSIM so I can look ou- look out for a call, uh, tomorrow and Monday, 'cause I'm guessing you guys are closed on Saturday, Sunday?

Speaker speaker\_0: Yes, sir, but we are open throughout the day, 8:00 AM to 8:00 PM Eastern Time. So if I go ahead and give you a call and you're not able to pick it up, and then let's say later on before 8:00 PM you're able to call us back, you're more than welcome to. In the event that I do not get you when I call back-

Speaker speaker\_1: Yeah.

Speaker speaker\_0: ... any agent will be able to help you once they pull up the account.

Speaker speaker\_1: Okay, great. Yeah, if you could just leave a message and I'll make sure to get back to you if I don't answer as soon as possible.

Speaker speaker\_0: Understood. All right. So I sent out the question to the front office. As soon as we receive that document and I hear back from them, I'll give you that call back.

Speaker speaker\_1: Okay, great. Thank you so much.

Speaker speaker\_0: Of course, my pleasure. Have a great day.

Speaker speaker\_1: Yeah, you too. Bye.