

## Transcript: Justin

**Mills-5213575847264256-6528432894820352**

### Full Transcript

Thank you for calling Benefits and Occur. This is Justin. How can I help you today? Hi, Justin. My name is Brandon Burgos, and I was calling because I work with, um,..... And I, um, work with the agency Workforce. And I think at least like two weeks ago, um, they signed me up for the benefit, and they told me I was supposed to get a packet in the mail that's supposed to come with my insurance card. So I just wanted to ask on information on that, like if I'm still having to wait or if it has been sent yet. Okay. What's the staffing agency you work for? I'm sorry. Workforce. Focus Workforce? Yes, Focus Workforce..... And the last four of your Social? 8267. And for security purposes, could you verify your home address, including city, state and zip code, Brandon? 708 El Hecto Drive, Temple, PA 19560. And your date of birth? March 10th, 2002. And a good telephone number I have is 484-644-1884. Yes, sir. And the email I have is brandonbk82@gmail? Yes, sir. Okay, so let's see here. So checking note history, I do see there was an eligibility review done on you back on March 24th, which was last Monday. Uh, let's see. Makes sense. So it looks like you haven't had a break in assignment since October of 2024. Date of latest paycheck was March 21st of 2024. Hold on. Give me one second. No problem. Thank you. .... Do you mind if I place you on a brief hold for a second? No problem, sir.....Hello, Brandon. You still there? Yes. Awesome. Thank you so much for holding. So, I did confirm a couple things with my eligibility team, and they c- confirmed with me that you've been receiving consistent paychecks these past couple of weeks, so you're not eligible to be enrolled. Um, so honestly, if you wanted to be enrolled right now, you'd have to experience a qualified life event, which may be considered as marriage or divorce, birth or adoption of a child, or involuntary loss of coverage, or waiting until Focus next open enrollment period, which is sometime in December. But my HR... I'm kind of confused 'cause my HR, that's what he signed me up for, 'cause he's the one who called me and signed me up for that and looked for the benefits, and he said I should be getting a packet within like, I don't know, two weeks or whatever. So, you know- Okay. ... I signed health insurance thinking I'm a get it within a month, and that's why I was waiting for my health insurance card. I wasn't told by him that I can't get the benefits now and I have to wait 'til December, because when he called me, that's what he called me for, was to ask if I wanted to get signed up for the benefits, and I told him, "Yes." Okay. Well, he probably didn't inform you that you have a personal open enrollment period, which is 30 days from your first initial paycheck when you started with Focus. Um, my eligibility team determined that you haven't taken a break in assignment through Focus. You've been receiving consistent paychecks. So, like I said, you're not eligible to be enrolled right now. Oh, no. You have to experience a qualified life event, or wait until Focus's next open enrollment period. So, 'cause of me, um... 'Cause I start my job today, I get paid weekly, so me getting paid weekly, I can't get, um... I'm not able to get the benefits and

get the health insurance? No, sir. I don't think you're understanding. Your personal open enrollment period is 30 days from your first initial paycheck when you started with Focus Workforce. Your initial hire date was October 18th of 2024. You've been receiving- Oh, okay. ... consistent paychecks through Focus from then up until now. So unfortunately, my eligibility dete- team, uh, determined that you are not eligible. Is because, um... Oh, so I'm not eligible to be able to get the benefits? Correct, because you've been receiving consistent paychecks. You didn't... I mean, you declined the, uh, benefits back on... Here, hold on. Back in October of 2024 when you first came on. Yes. And then- Okay. ... he a- and then he asked me for the, I guess, the new enrollment, 'cause he called everybody who works for Workforce at Work Focus at the, um, warehouse I work at, and he asked everybody if they wanted to get enrolled for the benefit or not, and when he called me, I said I thought it was, I mean, was it, what was going to happen, that I was going to get the benefit. You know, now. Uh, okay. And then he- Now, unless he was talking about through a different administrator through Focus, uh, like I said, you're not eligible. Um, so I honestly don't know why he asked you if you wanted to be enrolled. He should have known that the whole personal open enrollment period is 30 days from people's first paycheck, not whenever they wanted to be enrolled in the benefits. Mm-hmm. Like, that's what my eligibility team determined, that you're not eligible. So unfortunately, we wouldn't be able to enroll you right now unless you experienced a qualified life event, or if you were in Focus's next open enrollment period. Oh, which is, um, December, you said? Correct, sometime in December. Thank you for communicating this exactly to me. Is there anything else I can assist you with today? No, you, you helped me. Thank you very much. You're welcome. You have a great day, okay? You too. All right. Bye-bye.

## Conversation Format

Speaker speaker\_0: Thank you for calling Benefits and Occur. This is Justin. How can I help you today?

Speaker speaker\_1: Hi, Justin. My name is Brandon Burgos, and I was calling because I work with, um,..... And I, um, work with the agency Workforce. And I think at least like two weeks ago, um, they signed me up for the benefit, and they told me I was supposed to get a packet in the mail that's supposed to come with my insurance card. So I just wanted to ask on information on that, like if I'm still having to wait or if it has been sent yet.

Speaker speaker\_0: Okay. What's the staffing agency you work for? I'm sorry.

Speaker speaker\_1: Workforce.

Speaker speaker\_0: Focus Workforce?

Speaker speaker\_1: Yes, Focus Workforce.....

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

Speaker speaker\_1: 8267.

Speaker speaker\_0: And for security purposes, could you verify your home address, including city, state and zip code, Brandon?

Speaker speaker\_1: 708 El Hecto Drive, Temple, PA 19560.

Speaker speaker\_0: And your date of birth?

Speaker speaker\_1: March 10th, 2002.

Speaker speaker\_0: And a good telephone number I have is 484-644-1884.

Speaker speaker\_1: Yes, sir.

Speaker speaker\_0: And the email I have is brandonbk82@gmail?

Speaker speaker\_1: Yes, sir.

Speaker speaker\_0: Okay, so let's see here. So checking note history, I do see there was an eligibility review done on you back on March 24th, which was last Monday. Uh, let's see. Makes sense. So it looks like you haven't had a break in assignment since October of 2024. Date of latest paycheck was March 21st of 2024. Hold on. Give me one second.

Speaker speaker\_1: No problem. Thank you.

Speaker speaker\_0: .... Do you mind if I place you on a brief hold for a second?

Speaker speaker\_1: No problem, sir.....

Speaker speaker\_0: Hello, Brandon. You still there?

Speaker speaker\_1: Yes.

Speaker speaker\_0: Awesome. Thank you so much for holding. So, I did confirm a couple things with my eligibility team, and they c- confirmed with me that you've been receiving consistent paychecks these past couple of weeks, so you're not eligible to be enrolled. Um, so honestly, if you wanted to be enrolled right now, you'd have to experience a qualified life event, which may be considered as marriage or divorce, birth or adoption of a child, or involuntary loss of coverage, or waiting until Focus next open enrollment period, which is sometime in December.

Speaker speaker\_1: But my HR... I'm kind of confused 'cause my HR, that's what he signed me up for, 'cause he's the one who called me and signed me up for that and looked for the benefits, and he said I should be getting a packet within like, I don't know, two weeks or whatever. So, you know-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... I signed health insurance thinking I'm a get it within a month, and that's why I was waiting for my health insurance card. I wasn't told by him that I can't get the benefits now and I have to wait 'til December, because when he called me, that's what he called me for, was to ask if I wanted to get signed up for the benefits, and I told him, "Yes."

Speaker speaker\_0: Okay. Well, he probably didn't inform you that you have a personal open enrollment period, which is 30 days from your first initial paycheck when you started with Focus. Um, my eligibility team determined that you haven't taken a break in assignment through Focus. You've been receiving consistent paychecks. So, like I said, you're not eligible to be enrolled right now.

Speaker speaker\_1: Oh, no.

Speaker speaker\_0: You have to experience a qualified life event, or wait until Focus's next open enrollment period.

Speaker speaker\_1: So, 'cause of me, um... 'Cause I start my job today, I get paid weekly, so me getting paid weekly, I can't get, um... I'm not able to get the benefits and get the health insurance?

Speaker speaker\_0: No, sir. I don't think you're understanding. Your personal open enrollment period is 30 days from your first initial paycheck when you started with Focus Workforce. Your initial hire date was October 18th of 2024. You've been receiving-

Speaker speaker\_1: Oh, okay.

Speaker speaker\_0: ... consistent paychecks through Focus from then up until now. So unfortunately, my eligibility dete- team, uh, determined that you are not eligible.

Speaker speaker\_1: Is because, um... Oh, so I'm not eligible to be able to get the benefits?

Speaker speaker\_0: Correct, because you've been receiving consistent paychecks. You didn't... I mean, you declined the, uh, benefits back on... Here, hold on. Back in October of 2024 when you first came on.

Speaker speaker\_1: Yes. And then-

Speaker speaker\_0: Okay.

Speaker speaker\_1: ... he a- and then he asked me for the, I guess, the new enrollment, 'cause he called everybody who works for Workforce at Work Focus at the, um, warehouse I work at, and he asked everybody if they wanted to get enrolled for the benefit or not, and when he called me, I said I thought it was, I mean, was it, what was going to happen, that I was going to get the benefit. You know, now.

Speaker speaker\_0: Uh, okay.

Speaker speaker\_1: And then he-

Speaker speaker\_0: Now, unless he was talking about through a different administrator through Focus, uh, like I said, you're not eligible. Um, so I honestly don't know why he asked you if you wanted to be enrolled. He should have known that the whole personal open enrollment period is 30 days from people's first paycheck, not whenever they wanted to be enrolled in the benefits.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_0: Like, that's what my eligibility team determined, that you're not eligible. So unfortunately, we wouldn't be able to enroll you right now unless you experienced a qualified life event, or if you were in Focus's next open enrollment period.

Speaker speaker\_1: Oh, which is, um, December, you said?

Speaker speaker\_0: Correct, sometime in December.

Speaker speaker\_1: Thank you for communicating this exactly to me.

Speaker speaker\_0: Is there anything else I can assist you with today?

Speaker speaker\_1: No, you, you helped me. Thank you very much.

Speaker speaker\_0: You're welcome. You have a great day, okay?

Speaker speaker\_1: You too.

Speaker speaker\_0: All right. Bye-bye.