

Transcript: Justin

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Full Transcript

Thank you for calling Benefits and Occur. This is Justin. How can I help you today? Uh, my name is Philomena. Philomena. Okay. How can I help you today? Yes. Um, I'm calling on behalf of my... I... with the CareBuilders and that was, uh, I think, um, December. Um, I told them that my client traveled and there is no how they will get the money because they normally get it from my paycheck. So when the co- client came back and they give them... them that they should- I'm sorry. You keep breaking in and out because the buttons keep getting pressed. It's hard to understand you because the buttons keep getting pressed, so you keep breaking in and out. So, so can you hear me now? I can hear you now, but the buttons keep pressing, so you keep breaking in and out. So how do you want me to... What do you want me to do? Can you... You can't hear me? I can hear you now. Okay. Now, so I said, um, when my, when they gave me another client, I told them to restore it back so that they can be taking money from my paycheck. And they, the lady I met on the f6 said she can't do it anymore. I've called the office now, because I've been calling them, they said they can't... He said he can't do it. So I call office, I told them what is happening. They said I should call again. If, uh, they didn't do it, then I'll call them back and that is why I called you. Okay, so you're wanting to reinstate your coverage, correct? Yes. Okay, so ATC or CareBuilders, what's the last four of your Social? You said what? What's the last four of your Social? 6396. And for security purposes, can you verify your home address including city, state and zip code, please? 733 Riviera Road, Landtown. Zip code, 19 050. And confirm your date of birth. November 20th, 1966. And a good telephone number I have is 267-815-3529. Correct. And the email I have is your first and last name, uh, gmail.com? Uh, phillkeyer@gmail.com. P-H-I-L-L-E-K-Y @gmail.com. Okay. So let's see here. So looking at the file, it looks like you called back in December to cancel the coverage. Um, you were advised of the cancellation process, which took one to two weeks to go through. And I do see where you called back in January to see if you could reinstate the coverage. Now, you were advised that you would have to wait until company open enrollment since you requested to cancel the coverage. So unfortunately, I wouldn't be able to reinstate the coverage right now because you canceled the enrollment. Um, as of right now, if you wanted to be enrolled, you 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 ATC's Healthcare's next open enrollment period which I believe is sometime in December. Okay. So if I want to open it again, it should be on December? Correct, per- Is that what you said? Correct, 'cause that's when ATC goes in open enrollment. Yes. It should be on December this year? December this year, yes. Because like I said, ATC Healthcare has their company open enrollment period sometime in December. I don't have an exact date. I do know when it usually is. It's sometime in December. So, so I want to know, so what you're telling me, I cannot use the insurance

anymore from now 'til December? Correct, because you called last December to cancel the coverage. We can't reinstate a canceled enrollment. Yeah, that was for the coverage because my client traveled. They know. The office know. And well, because they have to take the money from the office. So where, where, where are they going to... The, the insurance was would be taking their money every month from my paycheck and my paycheck is not coming. So I have to cancel it. Will I f the insurance? The answer is no. Okay, so you stated that you were wanting to reinstate the coverage at the beginning of the call. I advised you that you canceled the coverage back in December of last year and you were wanting to reinstate the coverage that you had before. Like I said, since you canceled the coverage, unfortunately we can't reinstate the coverage because it's already been canceled. Like I said also, you would need to either experience a qualified life event or wait until ATC Healthcare's next open enrollment period if you wanted to be enrolled in the benefits again. If I want to enroll on the benefits again, I have to wait 'til December. That was what you said. Correct, 'cause that's their company open enrollment period is usually sometime in December. Okay, so let me call the office. Let me call them and notify them what is going on. Okay? Thank you. You're welcome. Have a great day. And you too. Thank you. 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: Uh, my name is Philomena. Philomena.

Speaker speaker_0: Okay. How can I help you today?

Speaker speaker_1: Yes. Um, I'm calling on behalf of my... I... with the CareBuilders and that was, uh, I think, um, December. Um, I told them that my client traveled and there is no how they will get the money because they normally get it from my paycheck. So when the co- client came back and they give them... them that they should-

Speaker speaker_0: I'm sorry. You keep breaking in and out because the buttons keep getting pressed. It's hard to understand you because the buttons keep getting pressed, so you keep breaking in and out.

Speaker speaker_1: So, so can you hear me now?

Speaker speaker_0: I can hear you now, but the buttons keep pressing, so you keep breaking in and out.

Speaker speaker_1: So how do you want me to... What do you want me to do? Can you... You can't hear me?

Speaker speaker_0: I can hear you now.

Speaker speaker_1: Okay. Now, so I said, um, when my, when they gave me another client, I told them to restore it back so that they can be taking money from my paycheck. And they, the lady I met on the f6 said she can't do it anymore. I've called the office now, because I've been

calling them, they said they can't... He said he can't do it. So I call office, I told them what is happening. They said I should call again. If, uh, they didn't do it, then I'll call them back and that is why I called you.

Speaker speaker_0: Okay, so you're wanting to reinstate your coverage, correct?

Speaker speaker_1: Yes.

Speaker speaker_0: Okay, so ATC or CareBuilders, what's the last four of your Social?

Speaker speaker_1: You said what?

Speaker speaker_0: What's the last four of your Social?

Speaker speaker_1: 6396.

Speaker speaker_0: And for security purposes, can you verify your home address including city, state and zip code, please?

Speaker speaker_1: 733 Riviera Road, Landtown. Zip code, 19 050.

Speaker speaker_0: And confirm your date of birth.

Speaker speaker_1: November 20th, 1966.

Speaker speaker_0: And a good telephone number I have is 267-815-3529.

Speaker speaker_1: Correct.

Speaker speaker_0: And the email I have is your first and last name, uh, gmail.com?

Speaker speaker_1: Uh, phillkeyer@gmail.com. P-H-I-L-L-E-K-Y @gmail.com.

Speaker speaker_0: Okay. So let's see here. So looking at the file, it looks like you called back in December to cancel the coverage. Um, you were advised of the cancellation process, which took one to two weeks to go through. And I do see where you called back in January to see if you could reinstate the coverage. Now, you were advised that you would have to wait until company open enrollment since you requested to cancel the coverage. So unfortunately, I wouldn't be able to reinstate the coverage right now because you canceled the enrollment. Um, as of right now, if you wanted to be enrolled, you 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 ATC's Healthcare's next open enrollment period which I believe is sometime in December.

Speaker speaker_1: Okay. So if I want to open it again, it should be on December?

Speaker speaker_0: Correct, per-

Speaker speaker_1: Is that what you said?

Speaker speaker_0: Correct, 'cause that's when ATC goes in open enrollment. Yes.

Speaker speaker_1: It should be on December this year?

Speaker speaker_0: December this year, yes. Because like I said, ATC Healthcare has their company open enrollment period sometime in December. I don't have an exact date. I do know when it usually is. It's sometime in December.

Speaker speaker_1: So, so I want to know, so what you're telling me, I cannot use the insurance anymore from now 'til December?

Speaker speaker_0: Correct, because you called last December to cancel the coverage. We can't reinstate a canceled enrollment.

Speaker speaker_1: Yeah, that was for the coverage because my client traveled. They know. The office know. And well, because they have to take the money from the office. So where, where, where are they going to... The, the insurance was would be taking their money every month from my paycheck and my paycheck is not coming. So I have to cancel it. Will I f the insurance? The answer is no.

Speaker speaker_0: Okay, so you stated that you were wanting to reinstate the coverage at the beginning of the call. I advised you that you canceled the coverage back in December of last year and you were wanting to reinstate the coverage that you had before. Like I said, since you canceled the coverage, unfortunately we can't reinstate the coverage because it's already been canceled. Like I said also, you would need to either experience a qualified life event or wait until ATC Healthcare's next open enrollment period if you wanted to be enrolled in the benefits again.

Speaker speaker_1: If I want to enroll on the benefits again, I have to wait 'til December. That was what you said.

Speaker speaker_0: Correct, 'cause that's their company open enrollment period is usually sometime in December.

Speaker speaker_1: Okay, so let me call the office. Let me call them and notify them what is going on. Okay? Thank you.

Speaker speaker_0: You're welcome. Have a great day.

Speaker speaker_1: And you too.

Speaker speaker_0: Thank you. Bye-bye.