

Transcript: Justin

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Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thank you for calling Benefits in a Card. This is Justin. How can I help you today? Hi, Justin. My name is Catherine. And I have a new employer who offers this Benefits in a Card service, um, and I'm starting on Monday, this coming Monday. Um, but I don't need health insurance coverage until January 1, so I- they asked, they told me to call you guys. Okay. Um, what's the staffing agency you work for? BGSF. BG... And the last four of your Social? 4640. What was your first and last name? Catherine Fatherley. And for security purposes, can you verify the home address, including city, state and zip code, Catherine? Of course. 20 Daniel Street, Unit 322, Malden, Massachusetts 02148. And confirm your date of birth? July 21, 1985. And a good telephone number have a 617-212-8055? Yes. And the email I have is catherintf@outlook? Mm-hmm. Yes. Okay. Okay, so you were stating that you don't need the insurance right now, but you were needing it in January. Is that correct? Yeah. Yeah, so I don't know how, how it actually works. Okay. Um, so I do know that every new employee that comes through BG Staffing has a personal open enrollment period, which is usually 30 days from their first paycheck. Um- Oh, okay. So looking at the file, it looks like you are, uh, within that 30-day window, uh, because you do have a pending enrollment. Um, now is your ic- insur- current insurance expiring on January 1st, or- Yeah, because I'm leaving my job. I'll have one month left in December of the insurance. So I have coverage right now. Okay. Okay, so what you can do, uh, that can be used as a qualified life event, um, because you've technically lost coverage, um- Mm-hmm. ... and you can use that in January to get benefits through BG Staffing, since BG already had their company open enrollment period, I believe. Um, let me verify that. Yeah, so they had their last open enrollment from August 19th to September 27th. So what you can do- Mm-hmm. ... um, you can use that, um, qualified life event to use, to get benefits through BG Staffing in January. Um, so I would just call once the coverage is, uh, done or terminated, and I would just use that en- like, the start date and the end date and send it to us at Benefits in a Card, um- Okay. ... but once that time does come, um, w- come around, we can, uh, give you more in-depth information around that time with, uh, emails sent to you so you can, uh, send it back to us. Yeah, are you able to send any sort of like, um, outline about what the coverage entails beforehand? Um, yes. I can email you a copy of a benefit guide, um- Yeah. ... because that'll show what's covered, what's not covered, how much the insurance carrier will pay us, stuff like that. With the different tiers? Correct. Um, okay. I do, I will double-check with my employer that we pay like one month ahead. Uh... And although, uh, if we don't and I'm mistaken about it, my coverage will end at the end of the... Well, I, I will be covered for November because I know I definitely have paid through November. Uh, I don't know. Yeah, this is, I, I don't know exactly how this works because I'm starting Monday. I'm definitely gonna have coverage from my old job. Um... Okay. Um, do you want me to go ahead and- And

BGSF is my new job, so, uh, yeah. Okay, do you want me to can- I think that's... What's that? Did you want me to cancel the pending enrollment for you or did you want to keep the pending enrollment? No. Uh, no, let's, uh, let's actually keep it just in case I'm misinformed about this, because, um, like, i- it's, is getting the, being a new hire considered a life event? Um, now, that's, a new hire through BG Staffing, you're automatically, um, eligible because you do have 30 days from your first paycheck- Oh, okay. ... for BG Staffing to be enrolled in the benefits. Okay. Um, looking at the file, I'm not seeing an exact hire date on you, simply because you haven't received your first paycheck yet. Okay. Okay. But once you do receive that first paycheck, you have 30 days from that date to make any changes- Oh, okay. I see. ... enroll, stuff like that. Yeah, so keep it as it is, I guess. Keep it as... That's what I'm gonna do. Okay. And they can send me the benefits package or something. Okay, so I'll go ahead and keep... Okay, so I'll go ahead and keep the same pending enrollment for you. Um, but, uh, once that current coverage that you do have does expire, I do know that the qualified life event has to happen within the past 30 days. So as long as you get it back to us before January 31st- Mm-hmm. ... you would be considered the qualified life event. Okay, great. Thank you so much. Okay. Well, is there anything else I can help you with today, Catherine? Uh, that's it. Awesome. Well, thank you for calling Benefits in a Card, and I hope you have a wonderful day, okay? Yeah, thanks so much. You were so helpful. I'll wait for your email. You're welcome. Bye-bye. Good. Bye-bye.

Conversation Format

Speaker speaker_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker_1: Thank you for calling Benefits in a Card. This is Justin. How can I help you today?

Speaker speaker_2: Hi, Justin. My name is Catherine. And I have a new employer who offers this Benefits in a Card service, um, and I'm starting on Monday, this coming Monday. Um, but I don't need health insurance coverage until January 1, so I- they asked, they told me to call you guys.

Speaker speaker_1: Okay. Um, what's the staffing agency you work for?

Speaker speaker_2: BGSF.

Speaker speaker_1: BG... And the last four of your Social?

Speaker speaker_2: 4640.

Speaker speaker_1: What was your first and last name?

Speaker speaker_2: Catherine Fatherley.

Speaker speaker_1: And for security purposes, can you verify the home address, including city, state and zip code, Catherine?

Speaker speaker_2: Of course. 20 Daniel Street, Unit 322, Malden, Massachusetts 02148.

Speaker speaker_1: And confirm your date of birth?

Speaker speaker_2: July 21, 1985.

Speaker speaker_1: And a good telephone number have a 617-212-8055?

Speaker speaker_2: Yes.

Speaker speaker_1: And the email I have is catherintf@outlook?

Speaker speaker_2: Mm-hmm. Yes.

Speaker speaker_1: Okay. Okay, so you were stating that you don't need the insurance right now, but you were needing it in January. Is that correct?

Speaker speaker_2: Yeah. Yeah, so I don't know how, how it actually works.

Speaker speaker_1: Okay. Um, so I do know that every new employee that comes through BG Staffing has a personal open enrollment period, which is usually 30 days from their first paycheck. Um-

Speaker speaker_2: Oh, okay.

Speaker speaker_1: So looking at the file, it looks like you are, uh, within that 30-day window, uh, because you do have a pending enrollment. Um, now is your ic- insur- current insurance expiring on January 1st, or-

Speaker speaker_2: Yeah, because I'm leaving my job. I'll have one month left in December of the insurance. So I have coverage right now.

Speaker speaker_1: Okay. Okay, so what you can do, uh, that can be used as a qualified life event, um, because you've technically lost coverage, um-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... and you can use that in January to get benefits through BG Staffing, since BG already had their company open enrollment period, I believe. Um, let me verify that. Yeah, so they had their last open enrollment from August 19th to September 27th. So what you can do-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... um, you can use that, um, qualified life event to use, to get benefits through BG Staffing in January. Um, so I would just call once the coverage is, uh, done or terminated, and I would just use that en- like, the start date and the end date and send it to us at Benefits in a Card, um-

Speaker speaker_2: Okay.

Speaker speaker_1: ... but once that time does come, um, w- come around, we can, uh, give you more in-depth information around that time with, uh, emails sent to you so you can, uh, send it back to us.

Speaker speaker_2: Yeah, are you able to send any sort of like, um, outline about what the coverage entails beforehand?

Speaker speaker_1: Um, yes. I can email you a copy of a benefit guide, um-

Speaker speaker_2: Yeah.

Speaker speaker_1: ... because that'll show what's covered, what's not covered, how much the insurance carrier will pay us, stuff like that.

Speaker speaker_2: With the different tiers?

Speaker speaker_1: Correct.

Speaker speaker_2: Um, okay. I do, I will double-check with my employer that we pay like one month ahead. Uh... And although, uh, if we don't and I'm mistaken about it, my coverage will end at the end of the... Well, I, I will be covered for November because I know I definitely have paid through November. Uh, I don't know. Yeah, this is, I, I don't know exactly how this works because I'm starting Monday. I'm definitely gonna have coverage from my old job. Um...

Speaker speaker_1: Okay. Um, do you want me to go ahead and-

Speaker speaker_2: And BGSF is my new job, so, uh, yeah.

Speaker speaker_1: Okay, do you want me to can-

Speaker speaker_2: I think that's... What's that?

Speaker speaker_1: Did you want me to cancel the pending enrollment for you or did you want to keep the pending enrollment?

Speaker speaker_2: No. Uh, no, let's, uh, let's actually keep it just in case I'm misinformed about this, because, um, like, i- it's, is getting the, being a new hire considered a life event?

Speaker speaker_1: Um, now, that's, a new hire through BG Staffing, you're automatically, um, eligible because you do have 30 days from your first paycheck-

Speaker speaker_2: Oh, okay.

Speaker speaker_1: ... for BG Staffing to be enrolled in the benefits.

Speaker speaker_2: Okay.

Speaker speaker_1: Um, looking at the file, I'm not seeing an exact hire date on you, simply because you haven't received your first paycheck yet.

Speaker speaker_2: Okay. Okay.

Speaker speaker_1: But once you do receive that first paycheck, you have 30 days from that date to make any changes-

Speaker speaker_2: Oh, okay. I see.

Speaker speaker_1: ... enroll, stuff like that.

Speaker speaker_2: Yeah, so keep it as it is, I guess. Keep it as... That's what I'm gonna do.

Speaker speaker_1: Okay.

Speaker speaker_2: And they can send me the benefits package or something.

Speaker speaker_1: Okay, so I'll go ahead and keep... Okay, so I'll go ahead and keep the same pending enrollment for you. Um, but, uh, once that current coverage that you do have does expire, I do know that the qualified life event has to happen within the past 30 days. So as long as you get it back to us before January 31st-

Speaker speaker_2: Mm-hmm.

Speaker speaker_1: ... you would be considered the qualified life event.

Speaker speaker_2: Okay, great. Thank you so much.

Speaker speaker_1: Okay. Well, is there anything else I can help you with today, Catherine?

Speaker speaker_2: Uh, that's it.

Speaker speaker_1: Awesome. Well, thank you for calling Benefits in a Card, and I hope you have a wonderful day, okay?

Speaker speaker_2: Yeah, thanks so much. You were so helpful. I'll wait for your email.

Speaker speaker_1: You're welcome.

Speaker speaker_2: Bye-bye.

Speaker speaker_1: Good. Bye-bye.